



HEALTH

DRUG

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TRAVEL

My GMS Broker Portal Guide

Everything you need to navigate the portal—made simple.



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Click on the required question to navigate to the answer.

To return to this menu click 'Table of Contents' at the bottom of any page.

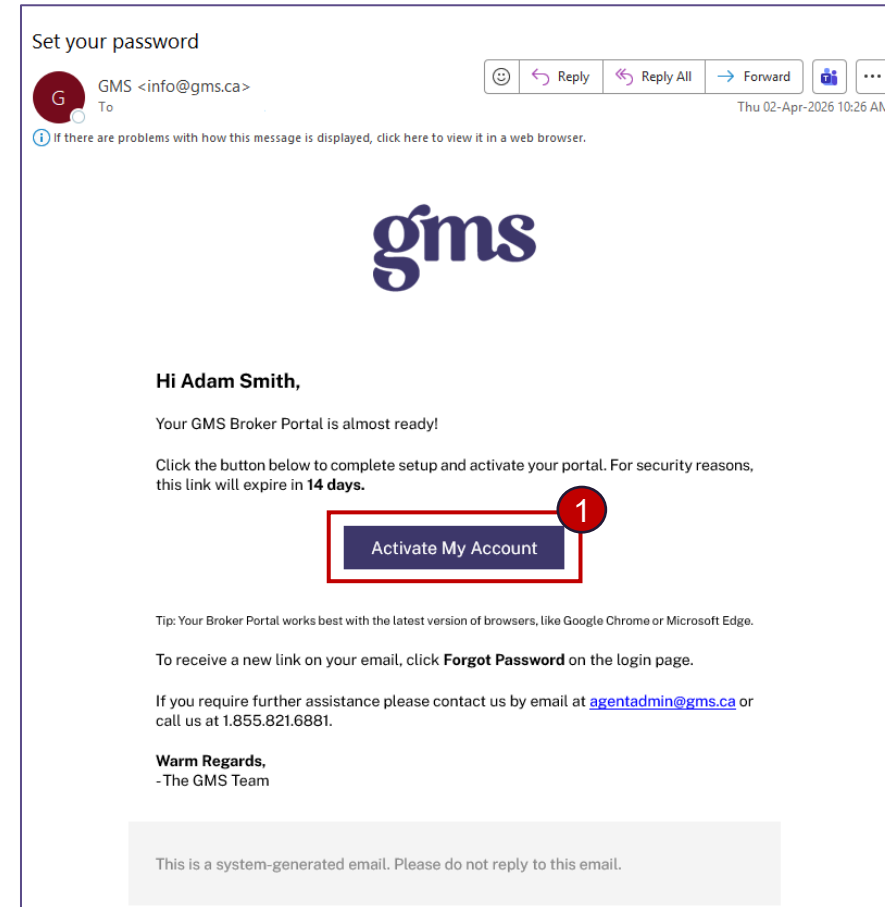
How do I access my portal?

My GMS Portal

Accessing your portal (1/5)

As a registered broker with GMS, you will receive a broker activation email in your inbox.

1. Open the email titled '**Set your password**' received from '**info@gms.ca**' and click the blue **Activate My Account** button.



Accessing your portal (2/5)

2. You will be redirected to your browser. Enter your registered broker Email Address.
3. Click the **'Send Verification Code'** button

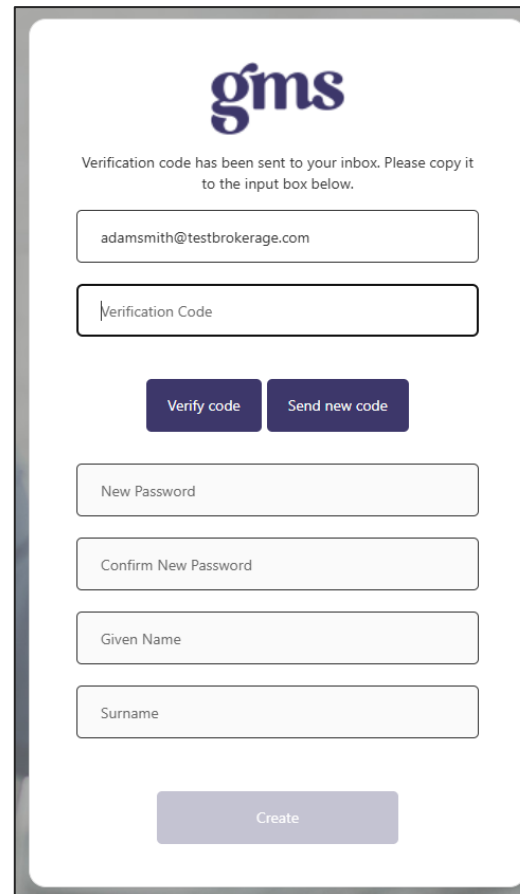
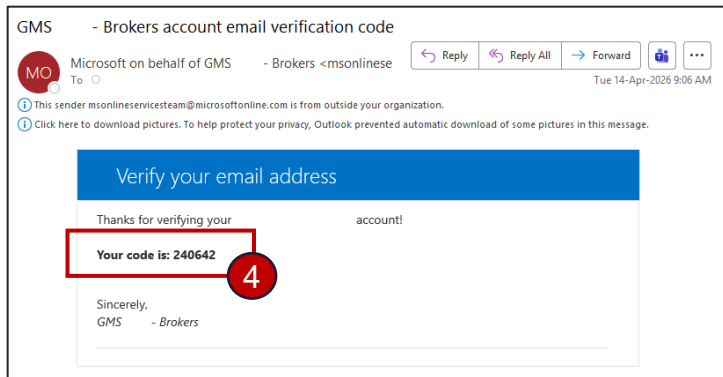
The image displays two side-by-side screenshots of the gms portal registration form. Both screenshots feature the gms logo at the top. The form includes the following fields and buttons:

- Email Address:** A text input field. In the right screenshot, it contains the email address "adamsmith@testbrokerage.com" and is highlighted with a red box and a red circle containing the number 2.
- Send verification code:** A dark blue button. In the right screenshot, it is highlighted with a red box and a red circle containing the number 3.
- New Password:** A text input field.
- Confirm New Password:** A text input field.
- Given Name:** A text input field.
- Surname:** A text input field.
- Create:** A light blue button at the bottom of the form.

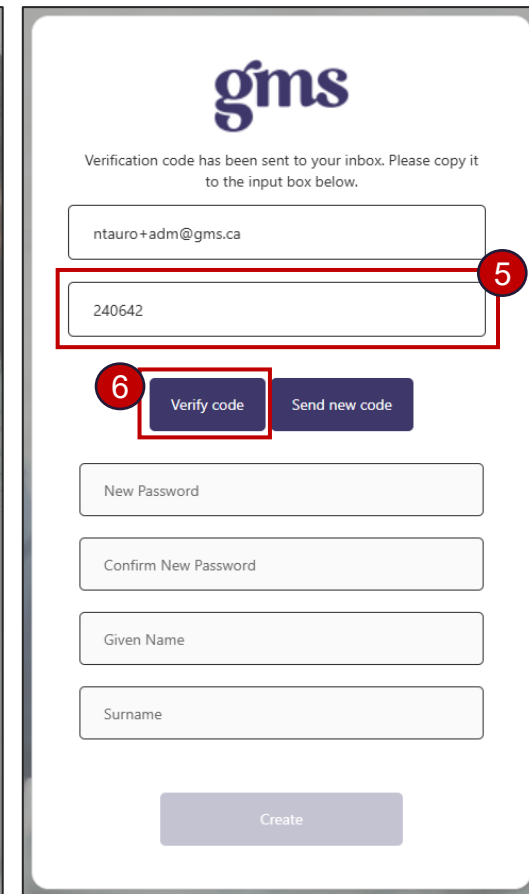
Accessing your portal (3/5)

4. You will receive a verification code on your email
5. Enter the code in the field provided
6. Click the **'Verify Code'** button

Note: If you do not receive the code within a few minutes, check your spam mail. If you do not see the code, click the, **'Send new code'** button to regenerate it.



A screenshot of the GMS verification page. The page has the GMS logo at the top. Below the logo, it says "Verification code has been sent to your inbox. Please copy it to the input box below." There are two input fields: the first contains "adamsmith@testbrokerage.com" and the second is labeled "Verification Code". Below these fields are two buttons: "Verify code" and "Send new code". At the bottom of the page, there are three input fields for "New Password", "Confirm New Password", and "Surname", and a "Create" button.



A screenshot of the GMS verification page, similar to the previous one, but with the verification code "240642" entered into the "Verification Code" field. A red box highlights the code field with a red circle containing the number 5. The "Verify code" button is also highlighted with a red box and a red circle containing the number 6. The "Send new code" button is also visible.

Accessing your portal (4/5)

7. Enter and confirm the **New Password** you want to create
8. Enter your **Given Name** and **Surname** in the respective fields
9. Click the **Create** button

The screenshot shows the gms portal registration form. At the top is the gms logo. Below it, the text "E-mail address verified. You can now continue." is displayed. The form contains the following fields: an email field with the value "ntauro+adm@gms.ca", a "New Password" field, a "Confirm New Password" field, a "Given Name" field, and a "Surname" field. At the bottom is a dark blue "Create" button.

This screenshot is identical to the previous one but includes red annotations. A red box labeled "7" highlights the "New Password" and "Confirm New Password" fields. Another red box labeled "8" highlights the "Given Name" and "Surname" fields. A third red box labeled "9" highlights the "Create" button.

Accessing your portal (5/5)

You will be logged in to your Home page and can view your dashboard.

The screenshot displays the GMS portal dashboard for a user named Adam Smith. The interface is organized into several key sections:

- Header:** Features the GMS logo, a user profile icon with initials 'AS', and a welcome message: "Welcome, Adam Smith".
- Left Navigation Menu:** A vertical sidebar containing "Menu" (Home, Proposals, Policies, Clients, Commissions) and "Resources" (Documents and Forms, External links, Legacy Portal, Learning Center, News and Announcements).
- Main Dashboard:** A central area with a grid of widgets:
 - Statistics:** Three cards showing counts for "Policies" (3), "Clients" (3), and "Proposals" (0), each with a "View" button.
 - Get Support:** A section with links for "Product Guides", "FAQs", and "Contact Us" (with a "Send Email" button).
 - Documents & Forms:** Links to "Client Documents" and "Client Forms".
 - External links:** Links to "Legacy Broker Portal" and "Learning Center".
 - News & Announcements:** A list of recent updates, including "Health Insurance Awareness" and "Updated Processing Guidelines".
- Right Sidebars:** Three vertical panels containing:
 - Profile Information:** A box for user details.
 - Quick Link Tiles:** A list of links for Policies, Clients, and Proposals.
 - Support Links:** A list of links for Product Guides, FAQs, and Contact Us.

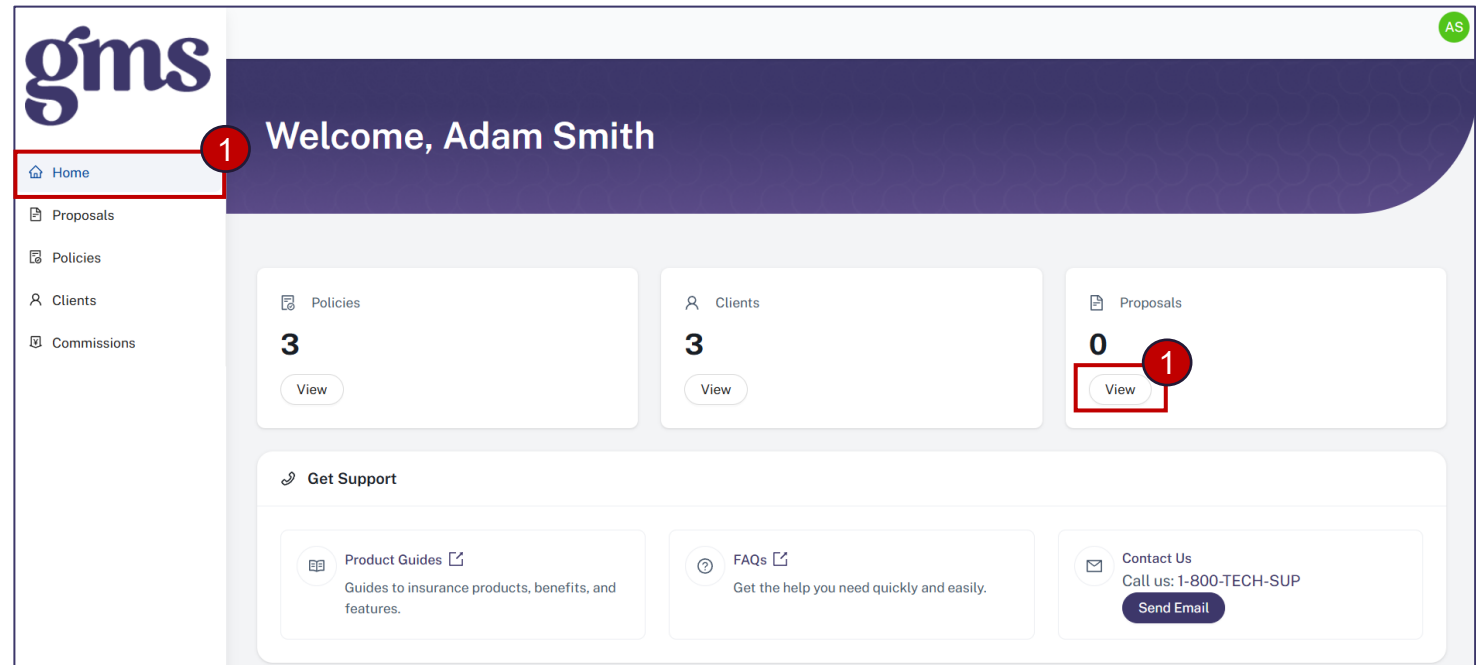
How do sell my client a policy?

My GMS Portal

Selling a policy (1/7)

To sell a policy you need to navigate to the Proposals page within your portal.

1. To navigate to the Policy page, click **View** on the Proposals tile on the dashboard or click **Proposals** on the menu bar



Selling a policy (2/7)

2. On the proposals page, you will view a list all proposals created. Click the blue **link** button on the top ribbon to start a proposal for a client

The screenshot shows the 'Proposals' page in the gms system. The sidebar on the left contains navigation links for Home, Proposals, Policies, Clients, and Commissions. The main content area has a dark blue header with the 'Proposals' title and a user profile 'AS' in the top right. Below the header is a light blue ribbon with an information icon and a button labeled 'link' (highlighted with a red box and the number 2). The ribbon text reads: 'Click link to create a proposal on the client page. You can create a new client or use existing one'. Below the ribbon is a search bar labeled 'Search Client' and four filter buttons: 'Status', 'Reason for closure', 'Product Type', and 'Created At'. A table displays three proposals with the following data:

Client	Agent	Date Requested	Source	Status	Reason for closure
Neil Client2	Adam Smith	02-04-2026	Broker Portal	Closed	Policy Issued
Neil Client1	Adam Smith	02-04-2026	Broker Portal	Closed	Policy Issued
Neil Client3	Adam Smith	02-04-2026	Broker Portal	Closed	Policy Issued

At the bottom of the table, it says 'Total 3 items' and there is a pagination control showing '1'.

Selling a policy (3/7)

3. You will be redirected to client page. If you are selling a policy to an existing client, you can search, filter and select the client accordingly from the list displayed
4. To sell a policy to a new client click the **'Create Individual Client'** button

Note: You can directly start the sales process from this step by navigating to the Client page.

Client ID	Full Name	Date of Birth	Phone	Country Code	Email	Created By
2004563	Neil Client3	31-12-1999	3063514565	Canada		4001438
2004555	Neil Client2	31-12-1979	3063514644	Canada		4001438
2004553	Neil Client1	31-12-1999	3063516563	Canada		4001438

Selling a policy (4/7)

5. Enter all **Basic Information** of the client including their **Contact Details**.
6. Toggle on if your client wants to receive email marketing from GMS
7. Click the **'Create'** button

gms Create Individual Client

Home
Proposals
Policies
Clients
Commissions

Basic Information

First Name: Steve
Last Name: Smith
Date of Birth: 01/01/1990
Sex: Male
Primary Phone Number: 3063514655
City/Town: Regina
Province: Saskatchewan
Postal Code: S4S 0A2

Yes, I'd like to receive email marketing from GMS

Contact Details

Email: bk2@gms.ca

Residential Address

Address Line 1: 3737 Wascana Parkway
Address Line 2: 3737 Wascana Parkway

Cancel Create

Selling a policy (5/7)

8. The newly created client will appear at the top of the clients list. Click the client to open the client details page.

The screenshot shows the 'gms' web application interface. On the left is a navigation sidebar with links for Home, Proposals, Policies, Clients (highlighted), and Commissions. The main content area is titled 'Clients' and features a search bar and a 'Create Individual Client' button. Below these is a table with the following columns: Client ID, Full Name, Date of Birth, Phone, Country Code, Email, and Created By. The first row of the table is highlighted with a red border and a red circle containing the number 8. The table contains four rows of client data.

Client ID	Full Name	Date of Birth	Phone	Country Code	Email	Created By
2005098	Steve Smith	31-12-1989	3063514655	Canada	bk4@gms.ca	4001438
2004563	Neil Client3	31-12-1999	3063514565	Canada	bk3@gms.ca	4001438
2004555	Neil Client2	31-12-1979	3063514644	Canada	bk2@gms.ca	4001438
2004553	Neil Client1	31-12-1999	3063516563	Canada	bk1@gms.ca	4001438

Total 4 items

Selling a policy (6/7)

9. On the client's page the products are available on the top ribbon. Click the **'Create'** button.

The screenshot displays the GMS client profile for Steve Smith. The top navigation bar includes the GMS logo, a back arrow, the client name 'Steve Smith', and an 'Edit' button. Below this is a blue ribbon with the text 'Create a new proposal with recommended products.' and a 'View All Products >' link. Two product cards are visible: 'My Health Individual Medical' and 'SRA Individual Medical', each with a '+ Create' button. A red box highlights the 'Create' button for 'My Health', and a red circle with the number '9' is positioned next to it. The main content area is divided into sections: 'Basic Information' (First Name: Steve, Last Name: Smith, Date of Birth: 01-01-1990, Sex: male, City/Town: Regina, Postal Code: S4S 0A2), 'Contact Details' (Email: bk4@gms.ca), and 'Residential Address' (Address Line 1: 3737 Wascana Parkway, Address Line 2: 3737 Wascana Parkway). An 'Active Policies' section on the right shows 'No data'.

Selling a policy (7/7)

9. A proposal is initiated. On the proposal page under the Offer tile click **'Generate'** to generate a BuyFlow link
10. Click **'Generate Password'**
11. A password is generated, Click **'Confirm'**.
12. A link is generated. Click **'Open Link'** to enter the BuyFlow

The screenshot shows the gms web interface. On the left is a navigation menu with 'Proposals' selected. The main content area displays 'Offer 1.0.0 Draft' with details: Product: My Health, Effective Date: -, Premium: -. Below this is a text input field and a 'Generate' button, which is highlighted with a red box and a red circle containing the number 10. To the right is a 'Case Details' table:

Case Details	
Case Number	Status
-	Draft
Transferred Case	Product Type
No	-
Created	Updated
-	Invalid Date

This screenshot shows a dialog box for generating a password. It contains the offer details and a text input field for the URL. Below the input field is a 'Generate Password' button with a refresh icon, highlighted with a red box and a red circle containing the number 11. At the bottom are 'Cancel' and 'Confirm' buttons.

This screenshot shows the same dialog box as the previous one, but now the password '8295' is entered in the input field. The 'Generate Password' button is now disabled. The 'Confirm' button is highlighted with a red box and a red circle containing the number 12.

This screenshot shows the final step where the generated password '8295' is displayed. Below it is a 'Change' link and a text input field containing the URL 'https://gms-distribution-cl'. To the right of the input field are 'Copy' and 'Open Link' buttons. The 'Open Link' button is highlighted with a red box and a red circle containing the number 13.

BuyFlow Sections

You will be redirected to the BuyFlow which will reflect your Broker information at the top of the page.

The BuyFlow has six parts as follows:

1. Choose Coverage
(Coverage and Tier Choices)
2. Personal Information
3. Coordination of benefits
(Other active health insurance plan details)
4. Health Information
(Pre-existing conditions and declarations)
5. Plan Summary
6. Payment

The screenshot shows the 'Health Information' section of the BuyFlow. At the top, there is a navigation bar with the 'gms' logo on the left, a 'Get a Quote' button, and the user name 'Adam'. Below the navigation bar, there is a horizontal menu with six items: 'Choose Coverage', 'Personal Information', 'Coordination of Benefits', 'Health Information', 'Plan Summary', and 'Payment'. The 'Health Information' section is highlighted with a red border. Below the menu, the text 'Health coverage made simple' is displayed. Underneath, there is a section titled 'Broker Information' with the following text: 'For questions about a My Health application or to make changes to your broker information, email us at info@gms.ca or call us toll free at 1.855.821.6881.' To the right of this text is a table with the following information:

Broker ID	4001438
Brokerage	BPS Brokerage
Broker Name	Adam Smith
Broker Email	ntauro+adm@gms.ca

Section 1: Choose Coverage

In this section you must fill in some basic of your client. *All fields are mandatory; fields will be pre-populated from client information.*

1. Enter the first name of your client
2. Enter the client email address
3. Enter the client's province of residence.
(My Health is not available to residents of Québec, Nunavut, and New Brunswick. You will not be able to sell to clients from these provinces/territory)
4. Select 'Yes' if member and all dependents have provincial coverage.
(My Health cannot be sold to anyone without provincial coverage. Selecting 'No' would lead to a message redirecting to explore our VTC product)
5. Select 'Yes' if you are covered under the Canadian Dental Care Plan, otherwise 'No'.
(Those covered under the Canadian Dental Care Plan will not be offered our dental coverage. Selecting 'Yes' eliminates the Dental Tier selections at the bottom of the page.)
6. Enter the date when your client wants the policy to come into effect.
7. Enter the number of members that your client wants include in the policy. The number would include the primary policy holder and any dependants *(Maximum dependants is 16. if 17 or more is selected a message to consider our Group Product would pop-up.)*
8. Add the age of the primary applicant and dependants *(Will allow age between 18-99 years, dependants can be below 18)*

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The screenshot shows a web form with the following fields and callouts:

- 1:** Text input for "What is your first name?" containing "Steve".
- 2:** Text input for "What is your email address?" containing "bk4@gms.ca".
- 3:** Dropdown menu for "Where do you live?" with "Saskatchewan" selected.
- 4:** Radio buttons for "Does everyone that will be included under this policy have a provincial health number?". The "Yes" button is selected.
- 5:** Radio buttons for "Are you covered under the Canadian Dental Care Plan?". The "No" button is selected.
- 6:** Date input for "When would you like your policy to take effect?" containing "15-Apr-2026".
- 7:** Dropdown menu for "How many people will be included under this policy?". The value "1" is selected.
- 8:** Date input for "Applicant 1 Date of Birth" containing "01-Jan-1990".

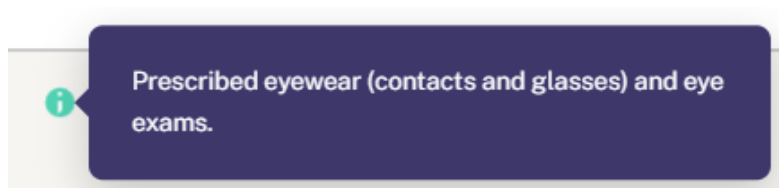
At the bottom of the form, there is a field for "Applicant 2 age" with a placeholder "DD-MMM-YYYY".

Section 1: Choose Coverage (Contd.)

Your client must select the Tiers of the My Heath plan that they would like to opt for.

9. Select the Health Coverage Tier as required.
10. Select the Drug Coverage Tier as required.

Note: You can hover over the tooltip icon wherever present to get a short description



Choose your coverage

Canadians deserve flexible, reliable health coverage. After all — you know your needs best.
Choose a tier from each of the categories below to see your estimated monthly premium.
*Your coverage choices apply to all insured persons. Benefit amounts are per person.

*** Health Coverage (Required)**

Benefits	Tier 1	Tier 2	Tier 3
GMS Care Network	Included	Included	Included
Annual Travel	Up to 8 days/trip outside of Canada Up to 183 days/trip within Canada (out of province) \$2,000,000/person/policy year	Up to 30 days/trip outside of Canada Up to 183 days/trip within Canada (out of province) \$2,000,000/person/policy year	Up to 63 days/trip outside of Canada Up to 183 days/trip within Canada (out of province) \$2,000,000/person/policy year
Vision Care	1 exam/2 years	1 exam/2 years \$150 for frames & lenses/2 years	1 exam/2 years \$250 for frames & lenses/2 years

View more benefits ▾

Selected

Select

Select

*** Drug Coverage (Required)**

Benefits	Tier 1	Tier 2	Tier 3	Tier 4
Basic Prescription Drugs	100% up to \$300/person/year (\$6 deductible/prescription)	100% up to \$1,000/person/year (\$6 deductible/prescription)	100% up to \$3,500/person/year (\$6 deductible/prescription)	100% up to \$6,000/person/year (\$6 deductible/prescription)
Enhanced Prescription Drugs	-	-	\$800/person/year (Included in the \$3,500 overall maximum)	\$1,000/person/year (Included in the \$6,000 overall maximum)

Selected

Select




Select

Select

Section 1: Choose Coverage (Contd.)

Your client must select the Tiers of the My Heath plan that they would like to opt for.

11. Select the Dental Coverage Tier as required.

* Dental Coverage (Required)				
Benefits	Tier 1	Tier 2	Tier 3	Tier 4
Basic Dental	 50% up to \$500/person/year	80% coverage (tiered) Year 1-\$500/person Year 2-\$750/person Year 3-\$1,000/person	80% coverage (tiered) Year 1-\$600/person Year 2-\$850/person Year 3-\$1,500/person	100% coverage (tiered) Year 1-\$750/person Year 2-\$1,000/person Year 3-\$2,000/person
Major Dental	 -	50% coverage (included in the 'Year' amounts above)	50% coverage (included in the 'Year' amounts above)	60% coverage (included in the 'Year' amounts above)
Orthodontic Coverage	 -	-	-	50% coverage \$2,500/lifetime for dependants under 18
	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11

Note: This section will not appear if you have selected 'Yes' to having a Canadian Dental Care Plan.

Section 1: Choose Coverage (Contd.)

Your client must select the Tiers of the My Heath plan additional coverage options that they would like to opt for.

Note: These are completely optional add-ons and are not part of the embedded product. You can move forward without selecting any.

12. Select the number of Extra Travel Days if required.
13. Select the Hospital Cash option if required.

Add-on Coverage

Make the most of My Health with add-on coverage.
Extra Travel Days extends your My Health travel coverage while you're away from home, and Hospital Cash adds comfort and convenience by covering costs not normally included during a hospital stay.

Extra Travel Days (Optional)

Benefits	15 Days	30 Days	48 Days
Emergency Medical Coverage	100% coverage for 15 days of travel/year outside of Canada	100% coverage for 30 days of travel/year outside of Canada	100% coverage for 48 days of travel/year outside of Canada
Amount Covered	\$2,000,000/year	\$2,000,000/year	\$2,000,000/year

*Applicants age 60 or over are only eligible for in-Canada travel coverage.

Buttons: Added, Add Coverage, Add Coverage

Hospital Cash (Optional)

Nobody wants an unexpected hospital stay. With Hospital Cash, you can have peace of mind when you need it most, so you can focus on what really matters: your recovery.

Coverage Details:

- Receive \$100/day, to a maximum of \$3,000 per policy year.
- Use the cash however you like: parking, take-out, child or pet care, transportation or other expenses related to hospitalization.

Buttons: Added

*Hospital Cash pays for continuous inpatient stays in Canada — beginning on day 4 for illness/injury or day 7 for pregnancy. Waiting periods, pre-existing condition limits and other exclusions apply. For full terms and conditions, please refer to the GMS [My Health Policy Wording](#).

Section 1: Choose Coverage (Contd.)

The banner at the bottom of the page is a dynamic quote calculator that revises the monthly premium estimate based on Tiers and options selected.

Your personalized My Health plan estimate is:

\$56.56* /month

* The amount shown for your GMS My Health coverage is only an estimate. It may be adjusted once we assess your medical history, responses to medical questions, the number and ages of applicants, and the coverage options selected. My Health premiums are reviewed annually and can change. Taxes may apply.

[Email Quote](#) [Next](#)

14. You can share a quote with your client at any stage of the BuyFlow if they need time to consider their options and decide. To email a quote click '**Email Quote**' on the footer
15. Verify your client's email and Click **Email Quote** on the pop-up window. You will receive a cc by default.
16. A confirmation message will appear. You can notify your client that they will receive an email which will contain a Resume Quote link. They will have to click the link, enter their email address to get a verification code. They can enter the code to continue their quote and purchase the plan.
17. To continue with the purchase, click **Next** on the banner.

Email Quote [X]

Thanks for choosing GMS. Your quote number is Q09783.

All prices, plan options, and product information are subject to change without notice, and subject to verification and acceptance by GMS at the time of purchase. GMS My Health plans may also be subject to underwriting review and approval.

When your client is ready to buy, please make sure all personal information, medical conditions, and policy details for everyone covered under this policy have not changed. If there have been changes, you can either request a new quote or call our GMS Customer Care team at 1.855.821.6881.

Send a copy to the client at

Subject line for client email

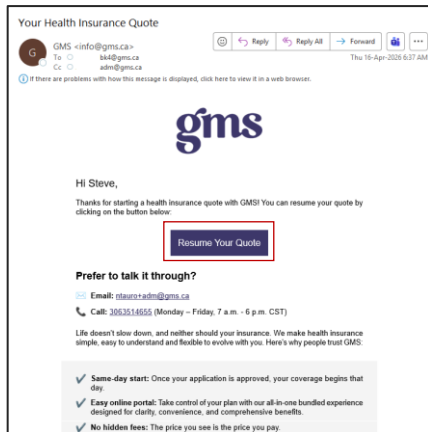
Send a copy to me at

[Email Quote](#) [Cancel](#)

We take your privacy seriously. Providing your email address you are allowing us to contact you about your quote. We will also keep this information for our records. We do this so that you can come back and complete your quote. For more information, please click the following link to review the GMS privacy policy for more information.

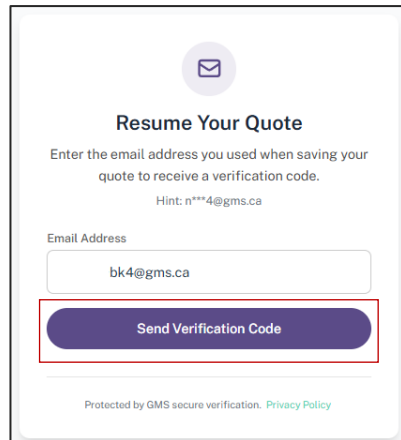
[Email Sent Successfully.](#) [X]

Quote Resumption by Client



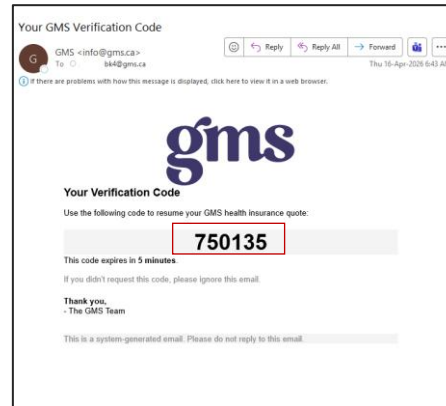
1

Your Client clicks **Resume Your Quote** on the email received



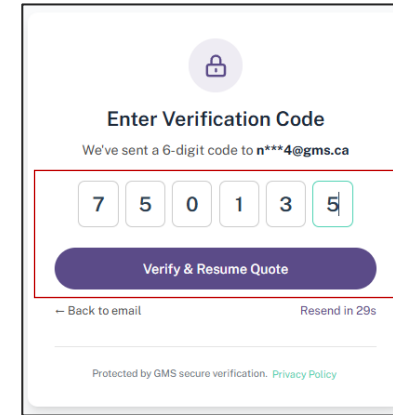
2

Client enter their email address and click **Send Verification code**



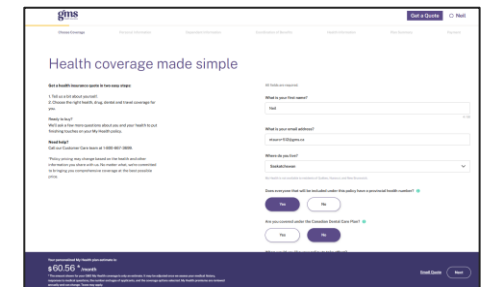
3

Client receives verification code through an email



4

Client enters the verification code and clicks **Verify & Resume Quote**



5

Client is navigated back to the saved **BuyFlow** page to resume and continue the purchase

A link once generated for a quote is valid for 30 days after which it will display a message that says the link has expired and to complete a new quote. If multiple quotes are generated the last saved information will be populated.

Section 2: Personal Information

Once you click Next, a pop-up window appears regarding collection and storage of personal information. Review this with your client and click **'I agree on behalf of my client'** to continue

Thanks for choosing your coverage. ✕

Now that we know which coverage best suits your needs, we'll need to collect personal and health information to finalize your My Health plan price.

Please take a moment to gather the following for everyone included under the policy:

- Other health coverage, including policy effective date, that will remain active while holding GMS My Health insurance
- Health information (e.g., drug identification numbers (DIN) ⓘ for any drugs you are currently taking, how long you've been taking medication)
- Decide how you'd like to pay:
 - Monthly – You'll be charged once per month either by credit card or through your bank account (we just need your branch, transit, and account number), after we receive your initial payment
 - Annually – Pay for the full year today in one payment with a credit card
- Initial method of payment (GMS accepts Visa and Mastercard)
- Bank account information for claim payments (we just need your branch, transit, and account number)

If you need more time, you can save your quote and come back to it. We'll keep the information you've shared on file for up to **30 days**.

By clicking 'I agree', you confirm that you have advised your client that their personal information will be collected and used in accordance with the terms of GMS's [Privacy Policy](#).

I agree on behalf of my client

Section 2: Personal Information

In this section your client as a policyholder will have to provide their personal and contact information

1. Enter your clients **First Name, Last Name, Date of Birth** and **Sex**. *(First Name and Date of Birth will be prepopulated from Section 1)*
2. Select **'Yes'** if anyone covered under the policy recently lost coverage or will lose coverage under an employee health benefits plan. Otherwise, select **'No'**
3. If you selected 'Yes' then you will have to fill the **Insurance Company Name, Policy Number, Date Benefits Ended and Previous Dental Coverage Limit**. *(This helps in determining waiting periods for certain benefits. If you selected 'No' then this section will not appear.)*
4. Enter your client's primary phone number. If it is a mobile number check the box that says, **'This is a mobile number'**. The email address will be prepopulated
5. There are two check boxes to acknowledge that the **email address is accurate and agreement to receive GMS updates through email**. Check the required boxes. Only verifying the email is mandatory
6. Enter your client's full address. *(If you change the Province here it will affect your premium estimate)*
7. Click **Next** to move forward

The screenshot shows a two-page form titled "Policyholder information".

Page 1:

- 1** (Red box): "Policyholder information" header and subtext: "The policyholder is the person who controls the policy and receives policy documents and communications related to policy changes, updates, and other information." Below it, "All fields are required." and a "First Name" field with "Steve" (5 / 50).
- 2** (Red box): "Last Name" field with "Smith" (5 / 50).
- 3** (Red box): "Date of Birth" field with "01-Jan-1990" (x, calendar icon) and "Sex" dropdown menu with "Male" selected.
- 4** (Red box): Question: "Have you lost or will you lose coverage within 60 days of the effective date you've selected to start this plan?" with "Yes" (selected) and "No" buttons.
- 5** (Red box): "Insurance Company Name" dropdown menu with "Alberta Blue Cross" selected.
- 6** (Red box): "Policy Number" field with "4503265632" (10 / 50).
- 7** (Red box): "Date Benefits Ended" field with "01-Feb-2026" (x, calendar icon).
- 8** (Red box): "Previous Dental Coverage Limit" dropdown menu with "\$751-\$1,000" selected.

Page 2:

- 9** (Red box): "Primary Phone Number" field with "(306) 351-4655" (14 / 14). Below it: "This number will be used for policyholder contact and privacy verification as needed." and a checked radio button: "This is a mobile phone number." (4).
- 10** (Red box): "Email Address" field with "bk4@gms.ca" (17 / 50). Below it: "This email address will be used to register for your My GMS portal and for claims, product, and other important company information." and two radio buttons: "By checking this box I am confirming that my email address is accurate." (checked, 5) and "I agree to receive GMS product, promotional, and other updates by email." (11).
- 12** (Red box): "Street Address" field with "3737 Wascana Parkway" (14 / 50).
- 13** (Red box): "City" dropdown menu with "Regina" selected (6).
- 14** (Red box): "Province" dropdown menu with "Saskatchewan" selected (12).
- 15** (Red box): "Postal Code" field with "S4S 0A2" (7 / 7).
- 16** (Red box): "Back" and "Next" buttons at the bottom right (7).

Section 3: Dependent Information

In this section your client will have to provide their dependent(s) information. *This section will only appear if number insured > 1.*

1. Enter the dependents **First Name** and **Last Name**
2. The **Date of Birth** will be pre-populated from Section 1
3. Select the **Sex** from the drop-down menu
4. Select the **Relationship** from the drop-down menu as either '**Spouse**' or '**Child**'

Only one spouse is allowed per GMS My Health policy. ✕

5. Click **Next** to either move to the next section or the next dependant
6. Fill in the same details for additional dependants for fields that are not pre-populated
7. If the Relationship to the policyholder is selected as '**Child**' and the age entered is over 21, the **Overage Dependent Status** appears. Select **Student** or **Special Needs** from the drop-down accordingly
8. **Note:** You can add or delete dependants at this stage if your client has changed their mind. On the dependant page there will be a ✕ sign, if clicked the dependent is deleted and you will be routed to the previous dependent or policyholder accordingly. To add more dependents, click the + icon and fill in the details.

The image shows two side-by-side screenshots of the 'Dependant Information' form. The left screenshot shows a single dependent entry for 'Susan Smith' with a date of birth of '01-Jan-1992' and sex 'Female'. The right screenshot shows a dependent entry for 'Liam Smith' with a date of birth of '01-Jan-2004' and sex 'Male'. The relationship is set to 'Child', and the 'Overage Dependent Status' is set to 'Student'. Both forms have a 'Need to add more individuals to this policy?' section with a '+' icon. The bottom of each form has 'Back' and 'Next' buttons. Numbered callouts (1-8) point to specific elements: 1. First Name and Last Name fields; 2. Date of Birth field; 3. Sex dropdown; 4. Relationship to the policyholder dropdown; 5. Back and Next buttons; 6. Last Name field; 7. Relationship to the policyholder dropdown; 8. Delete (✕) and Add (+) icons.

Section 4: Coordination of Benefits

In this section the client will have to declare any additional health insurance policies they may hold

1. Select **'Yes'** if your client or dependents are covered by any other insurance policy. Otherwise click **'No'** and **'Next'** to proceed.
2. If you select **'Yes'**, Insurance Company 1 section with fields open. Select the primary holder of that coverage from the dropdown.
3. Select the **Insurance Company** from the drop-down list, the type of coverage **'Individual'** or **'Group'**, and who all are covered under that plan. Select one name, multiple names, or 'All Individuals' accordingly.
4. Check all the benefit categories covered under that plan.
5. Enter the **policy number, certificate number** and **start date**.
6. Select **'Yes'** if your client's policy is going to end soon and enter the date. Otherwise select **'No'**.
7. If your client or their dependents have coverage through more than one provider. Click the **+** sign and fill in the same fields for another section that will pop-up
8. Once done adding all insurers click **Next** to move to the next section.

The screenshot displays the 'Coordination of Benefits' form with eight numbered callouts (1-8) indicating key steps in the user flow. The form is divided into several sections:

- 1:** A question: "Does anyone under this policy have coverage under any other insurer?" with "Yes" and "No" buttons.
- 2:** The "Insurance Company 1" section, including a dropdown for "Who is the policyholder?" (selected: Susan Smith).
- 3:** The "Insurance Company Name" dropdown (selected: Canada Life) and "What kind of coverage is it?" dropdown (selected: Group).
- 4:** A section titled "Who is covered? (Select all that apply)" with radio buttons for "All individuals", "Steve Smith", "Susan Smith", and "Liam Smith".
- 5:** A section titled "What is covered? (Select all that apply)" with checked radio buttons for "Health", "Dental", and "Drug".
- 6:** A section titled "What is the policy number?" with a text input (4562365233) and a character count (10 / 50).
- 7:** A section titled "What is the Certificate Number?" with a text input (456236) and a character count (6 / 50).
- 8:** A section titled "When did the coverage Start?" with a date input (01-May-2025) and a calendar icon.
- 9:** A section titled "Will this coverage be ending soon? If yes, when?" with "Yes" and "No" buttons.
- 10:** A section titled "Need to add another Insurance Company?" with a "+" button and a red "x" icon.
- 11:** The "Insurance Company 2" section, including a dropdown for "Who is the policyholder?" (selected: Select).
- 12:** A dropdown for "Insurance Company Name" (selected: Select).
- 13:** A dark blue footer bar with "Back" and "Next" buttons.

Section 5: Health Information

This section contains the medical questionnaires for declaration of any pre-condition that your clients may have.

- Ensure that they are read clearly as this is important for determining eligibility and risk rating
- Any misrepresentation may result in denial of claims at a later stage

Health Conditions:

1. Select all the Health conditions applicable to the primary policyholder and dependents.
2. For each condition you will have to select members applicable to and fill in the relevant dynamic fields that pop-up and click Next. In the example shown Diabetes is only applicable to the policyholder.
3. If none of the health conditions are applicable select 'None of the Above' and members it applies to. In this example it is only applicable for the dependents.

Health Practitioner

4. If any policy member has visited a chiropractor, physiotherapist, or massage therapist in the past two years click 'Yes' and select the member. Otherwise select 'No'

The screenshot displays a multi-step questionnaire interface. The main form is titled "Health Conditions" and contains several radio button options: "Heart or Vascular Condition", "Lung condition (including asthma)", "Diabetes (including diabetes managed by diet and exercise, excluding prediabetes)", "Gastrointestinal or urinary condition", "Cancer, tumor, or terminal illness (excluding basal cell carcinoma)", "HIV or AIDS", "Bone, Joint, or Muscle Condition", "Two or More Episodes of Fainting or Falling", and "Any other medical, psychological, or other condition".

Callout 1 points to the "Diabetes" option, which is selected. Below it, a sub-form titled "Please select the applicant(s) with this condition:" shows a list with "Steve Smith" selected. This sub-form contains the following questions and answers:

- "Do you have diabetes treated with insulin and also take prescription medication for a heart condition?" with "Yes" selected.
- "When were you diagnosed with diabetes?" with "2 to 5 years" selected.
- "Treatment received" with "Insulin Pump" entered.
- "Are you taking any medication for diabetes?" with "Yes" selected.

Callout 2 points to the "2 to 5 years" dropdown menu.

Callout 3 points to the "None of the above" option in the "Any other medical, psychological, or other condition" section, which is selected. Below it, a list shows "Susan Smith" and "Liam Smith" selected.

Callout 4 points to the "Health Practitioner" section, which asks "Has anyone visited a chiropractor, physiotherapist, or massage therapist in the past two years?" with "Yes" selected. Below it, a list shows "Susan Smith" selected.

At the bottom of the main form, there are radio button options for "Susan Smith" and "Liam Smith".

Section 5: Health Information (Contd.)

This section contains the medical questionnaires for declaration of any pre-condition that your clients may have.

- Ensure that they are read clearly as this is important for determining eligibility and risk rating
- Any misrepresentation may result in denial of claims at a later stage

Awaiting Health Results:

5. Select **'Yes'** if any policy member is waiting for hospitalization, surgery, or medical tests/examinations. Otherwise, select **'No'**
6. If you answered **Yes** select the member(s) for who it is applicable and fill in the condition details and click **Next**.
7. Select **'Yes'** if any member on the policy has been hospitalized more than two times in the past two years and check the members who have. Otherwise, select **'No'**.

Prescription Drugs:

8. Select **'Yes'** if any policy member has been prescribed or taken medication for any medical condition (including those listed in the first question) or for precautionary/preventative reasons in the past two years.
9. Select the members and add the medication details including the **DIN number** and click **Save**. To add multiple drugs, click the **+** icon and fill in the details
10. Click **Next** to proceed to the next section

Awaiting Health Results

Is anyone currently waiting for hospitalization, surgery, or medical tests/examinations? (Note: this does not apply to regular testing used to maintain health levels of a diagnosed condition.)

5 Yes No

Please select the applicant(s) with this condition:

6 Steve Smith

Condition name: High blood pressure

When were you diagnosed with this condition? Less than 6 months

What treatments have you received or are you expecting to receive? Currently awaiting results of blood test and ECG. Expecting to begin medication if required.

When was the last time your treatment changed? Less than 6 months

7 Yes No

Please select the applicant(s) with this condition:

Steve Smith

Susan Smith

Liam Smith

Prescription Drugs

In the past two years has anyone been prescribed or taken medication for any medical condition (including those listed in the first question) or for precautionary/preventative reasons?

8 Yes No

Please select the applicant(s) taking prescription drugs:

9 Steve Smith

Drug 1 Delete

Drug name: NOVAMAX TEST STRIP

Drug Identification Number (DIN): 97799583

8 / 8

Dosage: 50 Count

Condition being treated, or condition to be prevented or for precautionary reasons: Diabetes

How long have you been taking this drug? 2 to 5 years

Do you normally get refills for this drug? Yes No

Cancel Save

Need to add more drugs to this policy?

10

Section 6: Plan Summary

The Plan Summary provides an overall look of your application based on the data filled in the previous section.

- Use the Edit button against any section to go back and edit details
- The Payment Details recalibrates the premium amount and provides an estimate based on the medical questions answered. There is also a note that additional review may be required.
- Once reviewed and confirmed all details with the client, click Submit to proceed towards payment.

Plan Summary

— Please ensure all information provided is accurate as changes cannot be made after this point.

Covered Individuals

- [+ Steve Smith](#)
01-Jan-1990, Male [Edit](#)
- [+ Susan Smith](#)
01-Jan-1992, Female [Edit](#)
- [+ Liam Smith](#)
01-Jan-2004, Male [Edit](#)

Policy Effective Date

April 15, 2026 [Edit](#)

Contact Details

3737 Wascana Parkway
Regina, SK
S4S 0A2
(306) 351-4655
ntauro+bk4@gms.ca

Medical Conditions

- [+ Steve Smith](#)
Medical Condition [Edit](#) Yes
- [+ Susan Smith](#)
Medical Condition [Edit](#) No
- [+ Liam Smith](#)
Medical Condition [Edit](#) No

Coordination of Benefits

Coverage Selections

[Edit](#)

Health Coverage Tier 1

Drug Coverage Tier 1

Dental Coverage Tier 1

A 3-month waiting period applies before you can use your basic dental coverage.

Extra Travel Days 15 days

Hospital Cash Selected

Payment Details

Based on how you've answered the medical questions, we may need to review and get back to you with an accurate price. Please select the "Submit" button below to continue.

\$162.73* /month

Premium	\$162.73
Monthly total	\$162.73
Annually total	\$1,952.89

! Monthly payments will be withdrawn each month on the effective date you chose. For example, if your effective date is January 2nd, a payment for your policy will be withdrawn on the 2nd of each month your policy is active.


[Email Quote](#) [Need a hand? Call our team at 1-800-667-3699 — we're happy to walk you through the final step.](#) [Back](#) [Submit](#)

Section 7: Payment

Note: If all answers on the Health Information section were marked as 'No' auto-adjudication would navigate you to the payment section without the need for manual underwriting or review.

There are also certain conditions if selected may not require underwriting and will auto-adjudicate as the system is setup to trigger manual underwriting based on a scoring system.

If manual underwriting is required, you will receive this message, and your client will receive an email stating the application is under review.



Thanks for your application, Steve.

Your application is under review.

Based on the information you provided, our team needs to take a closer look. We'll email the address you used for your application within **2-3 business days** with instructions to finish your purchase. In the meantime, you must let us know in writing if there are any changes to your health.


Your application number is **Q09783**. This number is not your GMS policy number. The coverage you applied for is not active yet.

For questions about our review process, email us at info@gms.ca or call us toll free at **1-800-667-3699**.

Thanks for choosing GMS. We'll be in touch soon.

[Exit](#)

GMS My Health - Your Application is Under Review

 **GMS** <noreply@gms.ca>
To: bk4@gms.ca
Cc: adm@gms.ca

Thu 16-Apr-2026 7:43 AM

[Reply](#) [Reply All](#) [Forward](#) [Share](#) [More](#)

If there are problems with how this message is displayed, click here to view it in a web browser.

gms

Hi Steve Smith,

Your application is under review.

Based on the information you provided, our team needs to take a closer look. We'll email the address you used for your application within **2-3 business days** with instructions to finish your purchase.

In the meantime, you must let us know in writing if there are any changes to your health.

If you have any questions or need further assistance, please contact us by email at info@gms.ca or call us toll-free at 1-800-667-3699.

Warm Regards,
-The GMS Team

This is a system-generated email. Please do not reply to this email.

Section 7: Plan Summary

Post underwriting the revised plan summary can be viewed.

Any change in premium amounts will be reflects based on risk loading factors added by underwriting

Any benefit group rejections will also be reflected

If you are completing the payment on behalf of your client, review the revised information and click Submit.



Note: Post underwriting your client will receive an email with a link to complete their payment. You will be on cc. Encourage your client to complete their payment using the link. If they need assistance, you can continue on their behalf by opening the link from the Proposal page on your broker portal.

gms [Get a Quote](#) Adam

Choose Coverage Personal Information Dependant Information Coordination of Benefits Health Information **Plan Summary** Payment

Plan Summary

Please ensure all information provided is accurate as changes cannot be made after this point.

Covered Individuals

- Steve Smith
01-Jan-1990, Male
- Susan Smith
01-Jan-1992, Female
- Liam Smith
01-Jan-2004, Male

Policy Effective Date
April 15, 2026

Coverage Selections

Health Coverage	Tier 1
After review, we are unable to provide Embedded Travel Coverage to Steve Smith on this policy.	
Drug Coverage	Tier 1
Dental Coverage	Tier 1
A 3-month waiting period applies before you can use your basic dental coverage.	
Extra Travel Days	15 days
After review, we are unable to provide Extra Travel Days to Steve Smith on this policy.	
Hospital Cash	Selected
After review, we are unable to provide Hospital Cash to Steve Smith on this policy.	

Contact Details

3737 Wascana Parkway
Regina, SK
S4S 0A2

(306) 351-4655
ntauro+bk4@gms.ca

Medical Conditions

Payment Details

[Email Quote](#) [Back](#) [Submit](#)

Need a hand? Call our team at 1-800-667-3699 – we're happy to walk you through the final step.

Section 7: Payment (Application Declaration)

An application Declaration appears; read it to your client and verify that they have understood the terms by checking the **I agree** button to acknowledge.

Application Declaration ×

I/We ("I") declare that statements made herein are true and complete and shall form part of my application for coverage. I hereby authorize any physician, health practitioner, other person, hospital, or institution to release to Group Medical Services and/or its authorized agents, representatives, affiliates, or other service providers (collective "GMS") any information covering my medical history, symptoms, treatment, examination, diagnosis, and/or services rendered to myself or any of my dependents herein listed.

For the purposes of administering any GMS benefits, products, or services (collectively "benefits") and/or determining eligibility for benefits, I authorize GMS to:

- a. Collect, store, and use any personal information which I have provided to GMS or personal information obtained pursuant to clause (b); and/or
- b. Obtain personal information about me (or any other person listed herein) from, or disclose such

Full name Date

By clicking "I Agree", you confirm that you have read and understand this declaration.

I agree

Section 7: Payment (Contd.)

Your client can select **Annual** or **Monthly** payment.

Scenario 1: Client selects annual payment

- Enter your clients **Claim Deposit Information** including the **Transit Number**, **Institution ID** and **Account number**
- Select **I agree** to the **Annual Payment Terms**
- Acknowledge by checking the **Broker Declaration**
- Select the **First Payment Method** as **Credit Card**
- Click **Pay Now**

Payment Information

You're almost there! To activate your My Health coverage, we need to collect payment information.

Your policy effective date is:
April 15, 2026

Choose your payment frequency

Annually Monthly

Your health coverage will cost:
\$1,977.64 /year

! Annual payments are billed each year on the effective date you chose. Your first payment is due now by credit card.

Claim Deposit Information

Please provide banking information for direct deposit of claim payments. This information will be used for all individuals covered under this policy.

Transit Number

Institution ID

Account Number

Annual Payment Terms

I hereby authorize Group Medical Services (GMS) to proceed with payment as indicated.

I agree

Broker Declaration

The client has given me consent to process this application on their behalf and I certify that the client policy and contact information included herein is accurate and complete.

I confirm that the appropriate disclosures, as set out by the Canadian Council of Insurance Regulators in the [Advisor Disclosure Guidelines](#), have been made.

Make Your First Payment

Your payment is due now. We accept Visa and Mastercard.

Section 7: Payment (Contd.)

Scenario 2: Client selects Monthly payment through Credit Card

- Enter your clients **Claim Deposit Information** including the **Transit Number, Institution ID** and **Account number**
- Select **I agree** to the **Monthly Payment Terms**
- Acknowledge by checking the **Broker Declaration**
- Select the **First Payment Method** as **Credit Card**
- Click **Pay Now**

Payment Information

You're almost there! To activate your My Health coverage, we need to collect payment information.

Your policy effective date is:
April 15, 2026

Choose your payment frequency

Annually Monthly

How would you like to pay every month?

Credit Card Bank Account

Your health coverage will cost:
\$164.80 /month

Monthly payments will be withdrawn each month on the effective date you chose. For example, if your effective date is January 2nd, a payment for your policy will be withdrawn on the 2nd of each month your policy is active.

Monthly Payment Information

Transit Number

Institution ID

Account Number

Monthly Payment Terms

I/We ("I") authorize Group Medical Services (GMS) and the designated financial institution to begin deductions as per my/our ("my") instruction for monthly regular recurring payments, and/or one-time payments from time to time, for payment of all charges arising under my GMS account(s).

This Pre-Authorized Debit (PAD) agreement may be cancelled at any time provided notice is submitted through my customer portal as a Service Request at least 10 business days before the next withdrawal is scheduled for processing.

I have certain recourse rights if any withdrawal does not comply with this agreement. For more information on recourse rights, please contact your financial institution or visit: [www.cdnpay.ca](#).

I hereby authorize Group Medical Services (GMS) to credit the requested account with payments due from GMS until appropriate authority is received to indicate otherwise.

To ensure prompt payment(s), I will notify GMS of any changes to my banking information.

I hereby agree that I will promptly inform GMS of any payments made to my account in error and make arrangements with GMS for the earliest return or deduction of said funds.

The following terms and conditions apply to PAD withdrawal processing:

- Non-sufficient funds (NSF) withdrawals will be handled in accordance with GMS' standard NSF policy and with the rules laid out by The Canadian Payments Association (CPA). Information on administration fees and GMS' standard NSF policy are available at [GMS Health and Travel Insurance FAQs](#).
- Withdrawal payments will continue until GMS has received notice, in accordance with the right of termination outlined in the PAD declaration. Any outstanding premium must be paid in full at such time to ensure continued coverage of the product/service that payment was being applied to.
- Changes to the information provided under this PAD agreement or to your policy for which this PAD agreement is attached will require a new PAD agreement to be completed through your customer portal at least 10 business days before the next debit is scheduled for processing.

I agree

Broker Declaration

The client has given me consent to process this application on their behalf and I certify that the client policy and contact information included herein is accurate and complete.

I confirm that the appropriate disclosures, as set out by the Canadian Council of Insurance Regulators in the [Advisor Disclosures Guidelines](#), have been made.

Make Your First Payment

Your first monthly payment is due now. If you've selected to pay with a credit card, the card used today will be automatically charged for all future payments. We accept Visa and Mastercard.

Credit Card

Section 7: Payment (Contd.)

Scenario 3: Client selects Monthly payment through Bank Account (PAD)

- Enter your clients **Monthly Payment Information** including the **Transit Number, Institution ID** and **Account number**
- If the **Monthly payment** and **Claims Deposit Information** are the same select 'Yes'. If answered 'No' the **Claims Deposit Information** must be completed separately.
- Select **I agree** to the **Monthly Payment Term**
- Acknowledge by checking the **Broker Declaration**
- Select the **First Payment Method** as **Credit Card**
- Click **Pay Now**

Payment Information

You're almost there! To activate your My Health coverage, we need to collect payment information.

Your policy effective date is:
April 15, 2026

Choose your payment frequency

Annually Monthly

How would you like to pay every month?

Credit Card Bank Account

Your health coverage will cost:
\$ 164.80 /month

! Monthly payments will be withdrawn each month on the effective date you chose. For example, if your effective date is January 2nd, a payment for your policy will be withdrawn on the 2nd of each month your policy is active.

Monthly Payment Information

Transit Number

Institution ID

Account Number

Claim Deposit Information

Would you like to use this banking information for direct deposit of claim payments? This information will be used for all individuals covered under this policy.

Yes No

Transit Number

Institution ID

Account Number

Monthly Payment Terms

I/We ("I") authorize Group Medical Services (GMS) and the designated financial institution to begin deductions as per my/our ("my") instruction for monthly regular recurring payments, and/or one-time payments from time to time, for payment of all charges arising under my GMS account(s).

This Pre-Authorized Debit (PAD) agreement may be cancelled at any time provided notice is submitted through my customer portal as a Service Request at least 10 business days before the next withdrawal is scheduled for processing.

I have certain recourse rights if any withdrawal does not comply with this agreement. For more information on recourse rights, please contact your financial institution or visit www.cdppay.ca.

I hereby authorize Group Medical Services (GMS) to credit the requested account with payments due from GMS until appropriate authority is received to indicate otherwise.

To ensure prompt payment(s), I will notify GMS of any changes to my banking information.

I hereby agree that I will promptly inform GMS of any payments made to my account in error and make arrangements with GMS for the earliest return or deduction of said funds.

The following terms and conditions apply to PAD withdrawal processing:

- Non-sufficient funds (NSF) withdrawals will be handled in accordance with GMS' standard NSF policy and with the rules laid out by The Canadian Payments Association (CPA). Information on administration fees and GMS' standard NSF policy are available at [GMS Health and Travel Insurance FAQs](#).
- Withdrawal payments will continue until GMS has received notice, in accordance with the right of termination outlined in the PAD declaration. Any outstanding premium must be paid in full at such time to ensure continued coverage of the product/service that payment was being applied to.
- Changes to the information provided under this PAD agreement or to your policy for which this PAD agreement is attached will require a new PAD agreement to be completed through your customer portal at least 10 business days before the next debit is scheduled for processing.

I agree

Broker Declaration

- The client has given me consent to process this application on their behalf and I certify that the client policy and contact information included herein is accurate and complete.
- I confirm that the appropriate disclosures, as set out by the Canadian Council of Insurance Regulators in the [Advisor Disclosure Guidelines](#), have been made.

Make Your First Payment

Your first monthly payment is due now. If you've selected to pay with a credit card, the card used today will be automatically charged for all future payments. We accept Visa and Mastercard.

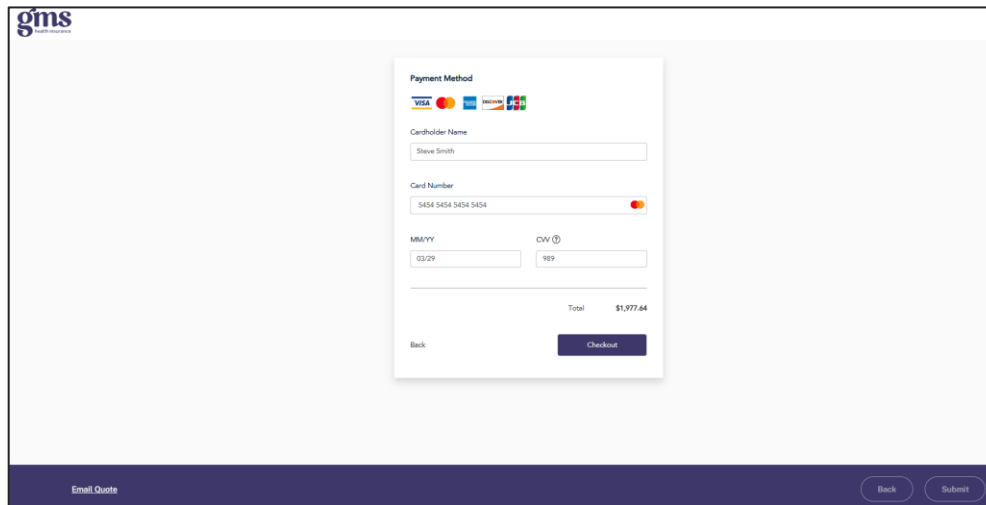
Credit Card

Pay Now

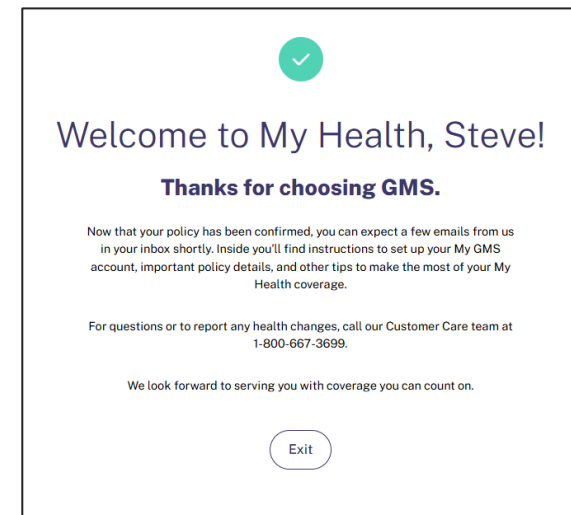
Section 7: Payment (Contd.)

A secure link opens to pay the Annual or First Month's premium. Enter your clients credit card details and click **Checkout**.

If the payment is successful a Welcome message appears and the confirmation can be downloaded.

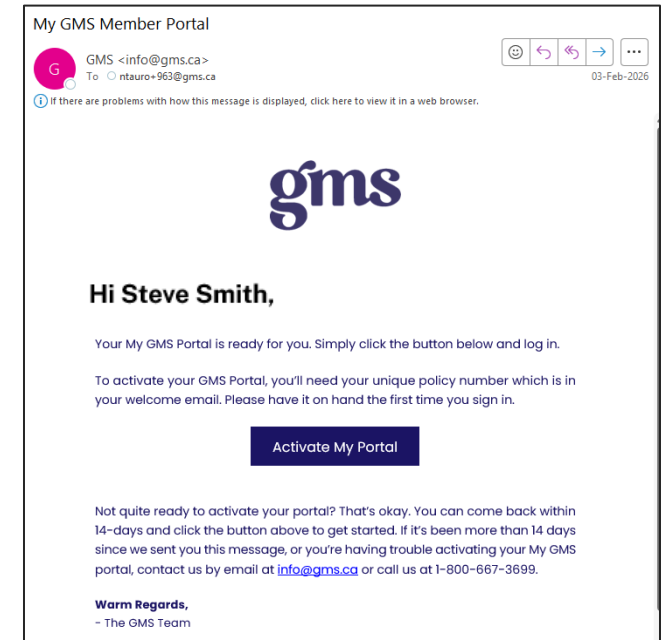
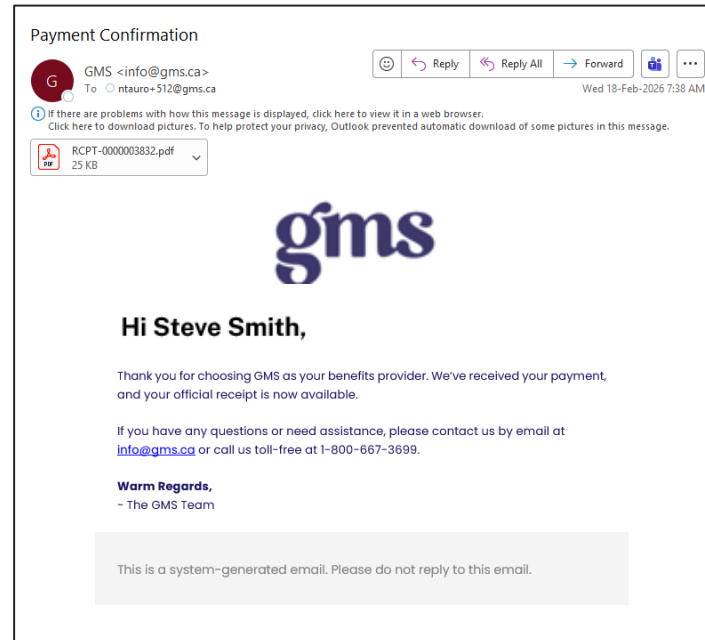
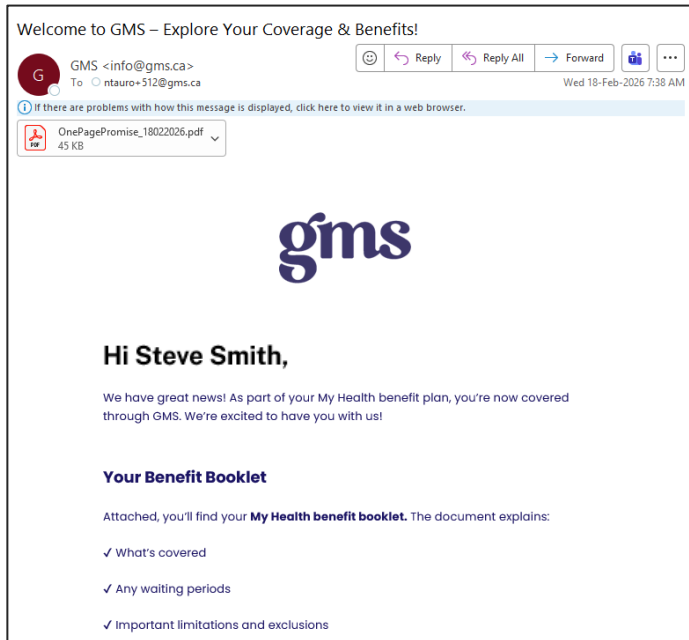


The screenshot shows a payment form titled "Payment Method" with the gms logo in the top left. The form includes fields for Cardholder Name (Steve Smith), Card Number (5454 5454 5454 5454), MMYY (03/29), and CV (999). A total amount of \$1,977.44 is displayed. There are "Back" and "Checkout" buttons at the bottom of the form. At the bottom of the page, there is a dark blue bar with "Email Quote" on the left and "Back" and "Submit" buttons on the right.



Client Confirmation

Upon completion of payment, the policy will be issued, and your client will receive three emails with the **Payment Confirmation**, a **welcome email with the benefit booklet** and **link to set the password to their new My GMS portal**.



Broker Portal

The proposal will reflect as closed on the broker portal.

The screenshot shows the 'Proposals' page in the gms portal. On the left is a navigation menu with 'Proposals' selected. The main content area has a dark blue header with the 'gms' logo and the title 'Proposals'. Below the header is a light blue banner with an information icon and the text: 'Click link to create a proposal on the client page. You can create a new client or use existing one'. Underneath is a search bar labeled 'Search Client' and four filter buttons: 'Status', 'Reason for closure', 'Product Type', and 'Created At'. A table follows with columns: 'Client', 'Agent', 'Date Requested', 'Source', 'Status', and 'Reason for closure'. The first row is highlighted with a red border. Below the table, it says 'Total 4 items' and a pagination control showing '1'.

Client	Agent	Date Requested	Source	Status	Reason for closure
Steve Smith	Adam Smith	14-04-2026	Broker Portal	Closed	✔ Policy Issued
Neil Client2	Adam Smith	02-04-2026	Broker Portal	Closed	✔ Policy Issued
Neil Client1	Adam Smith	02-04-2026	Broker Portal	Closed	✔ Policy Issued
Neil Client3	Adam Smith	02-04-2026	Broker Portal	Closed	✔ Policy Issued

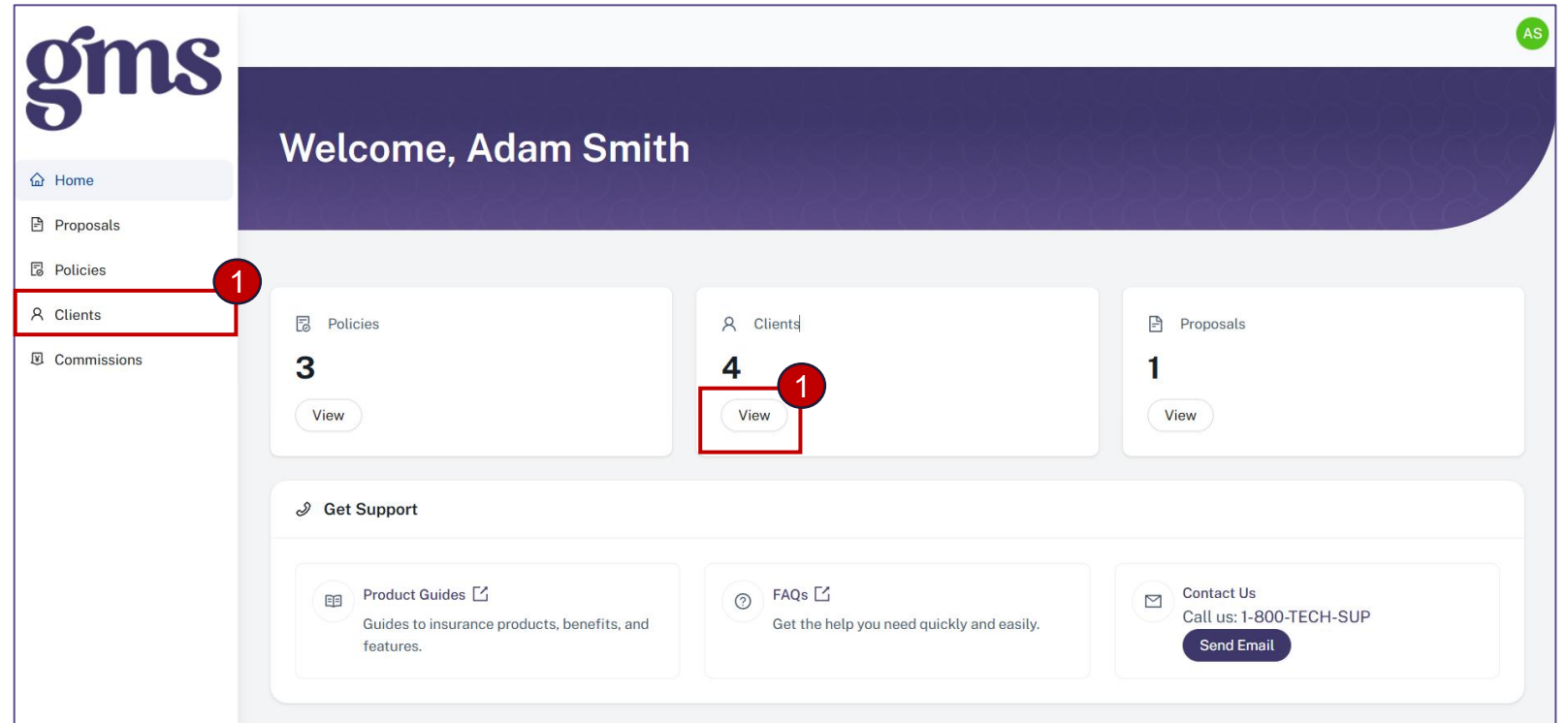
Where do I view my client's information?

My GMS Portal

Viewing Client Information

Navigate to the Clients Page to view the full list of your clients.

1. Click **Clients** from the side menu list. Alternately, you also click **'View'** on the **Clients** tile on your Home page dashboard.



Viewing Client Information

Navigate to the Clients Page to view the full list of your clients.

2. Search for your client by Name or ID in the search bar
3. Click on the required client whose details you want to view

The screenshot shows the 'gms' interface for the 'Clients' page. On the left is a navigation menu with 'Home', 'Proposals', 'Policies', 'Clients', and 'Commissions'. The main content area has a dark blue header with the 'Clients' title. Below the header is a search bar containing 'neil', highlighted with a red box and a red circle with the number '2'. To the right of the search bar is a 'Create Individual Client' button. Below the search bar is a table with columns: Client ID, Full Name, Date of Birth, Phone, Country Code, Email, and Created By. The first row of the table is highlighted with a red box and a red circle with the number '3'. The table contains three rows of client data. At the bottom of the table, it says 'Total 3 items' and has a pagination control showing '1'.

Client ID	Full Name	Date of Birth	Phone	Country Code	Email	Created By
2004563	Neil Client3	31-12-1999	3063514565	Canada	bk3@gms.ca	4001438
2004555	Neil Client2	31-12-1979	3063514644	Canada	bk2@gms.ca	4001438
2004553	Neil Client1	31-12-1999	3063516563	Canada	bk1@gms.ca	4001438

Viewing Client Information

All your client details will be visible

- Any active policy will be displayed on the right-hand side. Click the blue policy number to view policy details
- Click the **Edit** to update client information

The screenshot displays the GMS client information page for 'Neil Client3'. The interface includes a sidebar with navigation options (Home, Proposals, Policies, Clients, Commissions), a header with the GMS logo and client name, and a main content area. The main content area features a 'Create a new proposal with recommended products' button and two policy cards: 'My Health' and 'SRA'. Below these are sections for 'Basic Information', 'Contact Details', and 'Residential Address'. An 'Active Policies' section on the right shows a policy with ID P02082. Red boxes and numbers 4 and 5 highlight the 'Edit' button and the 'Active Policies' section respectively.

Basic Information			
First Name	Neil	Last Name	Client3
Date of Birth	01-01-2000	Sex	male
Primary Phone Number	3063514565	City/Town	Regina
Province	SK	Postal Code	S4S 0A2
Yes, I'd like to receive email marketing from GMS			
-			

Contact Details	
Email	bk3@gms.ca

Residential Address			
Address Line 1	3737 Wascana Parkway	Address Line 2	3737 Wascana Parkway

Active Policies	
P02082	
Product Type	Individual Medical
Policy periods	02-04-2026 to 01-04-2027

Edit Client Information

- On the **Edit Individual Client** page, make the necessary updates and click **Save Changes**

Edit Individual Client

Basic Information

First Name: Neil

Last Name: Client3

Date of Birth: 01/01/2000

Sex: Male

Primary Phone Number: 3063514565

City/Town: Regina

Province: Saskatchewan

Postal Code: S4S 0A2

Yes, I'd like to receive email marketing from GMS:

Contact Details

Email: ntauro+bk3@gms.ca

Residential Address

Address Line 1: 3737 Wascana Parkway

Address Line 2: 3737 Wascana Parkway

Cancel Save Changes

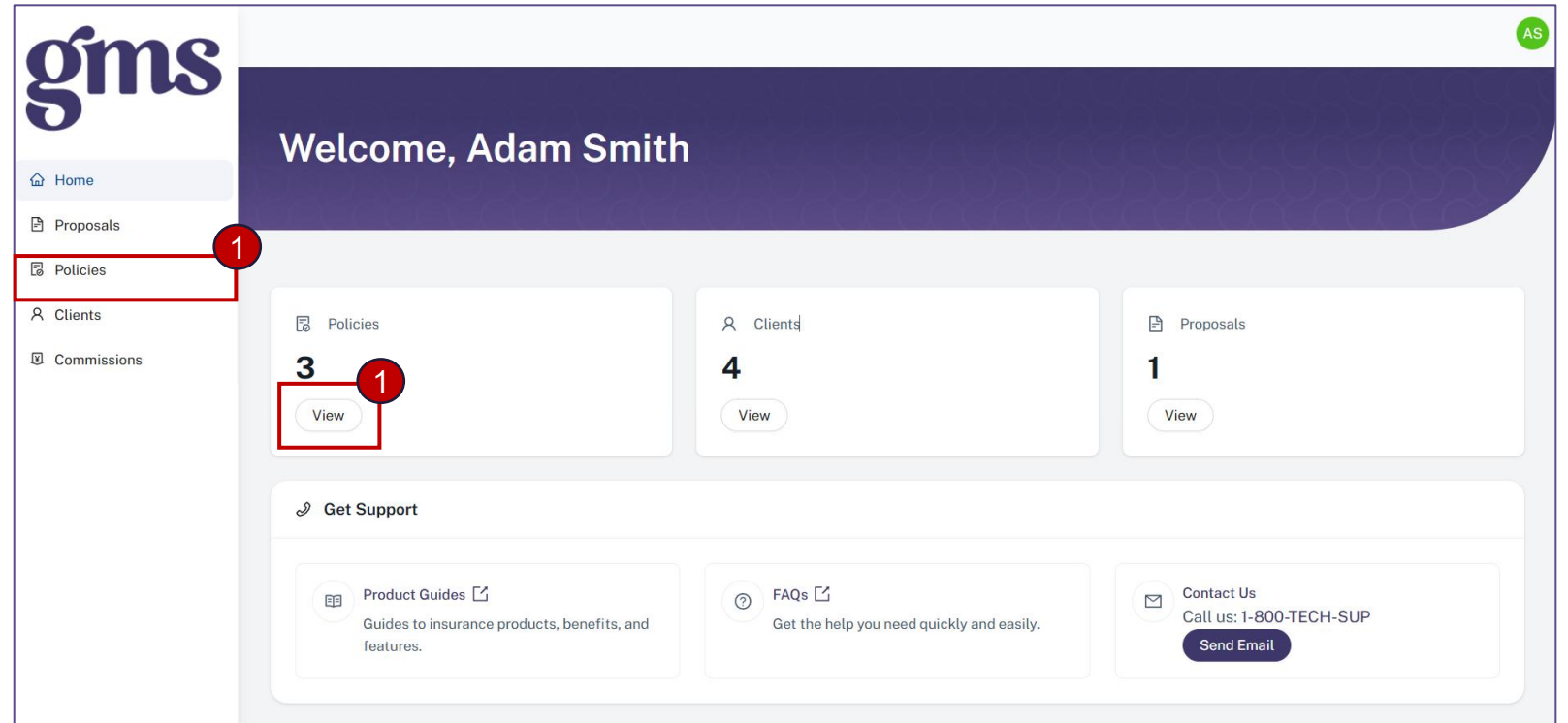
Where do I view my client's policy details?

My GMS Portal

Viewing Policy Information

Navigate to the Policies page to view the full list of your client policies

1. Click **Policies** from the side menu list. Alternately, you also click **'View'** on the **Policies** tile on your Home page dashboard.

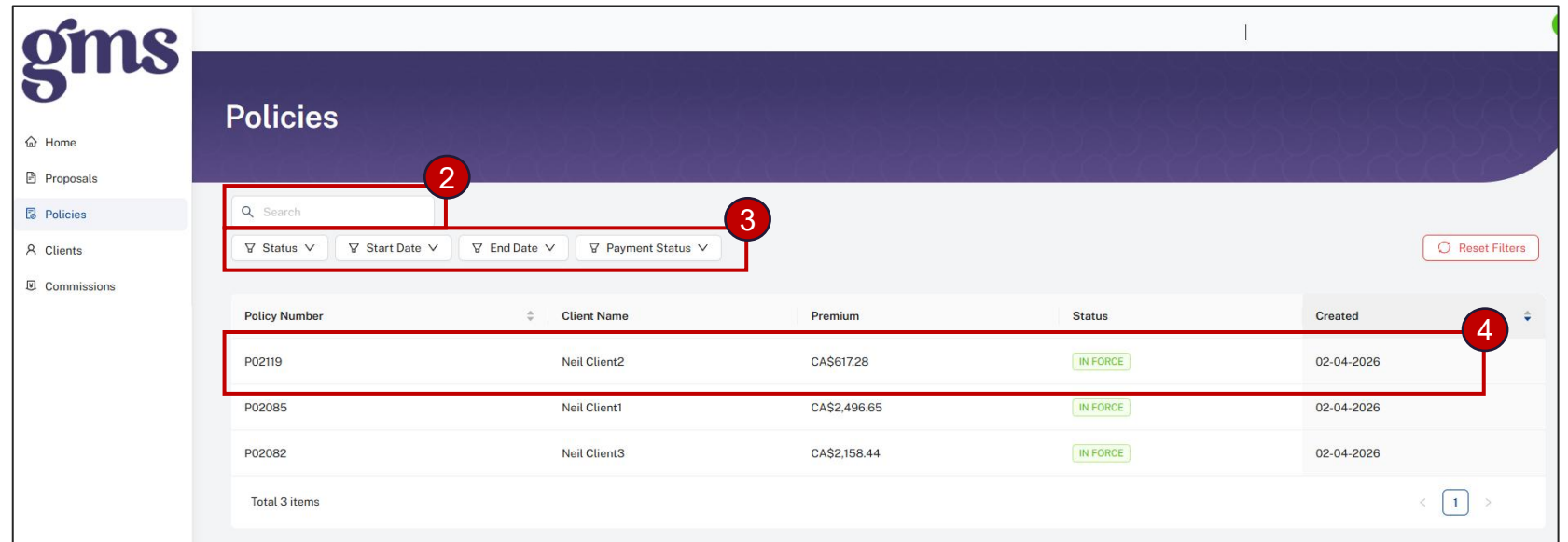


Viewing Policy Information

Navigate to the Policies page to view the full list of your client policies

2. Search for a policy by number or client name in the search bar
3. You can also filter based on Status, Start date, End date or Payment status
4. Click on the required policy whose details you want to view

Note: Alternatively, you can also access a client's policy through their client details page



The screenshot shows the GMS Policies page. The left sidebar contains navigation links: Home, Proposals, Policies (selected), Clients, and Commissions. The main content area is titled 'Policies' and features a search bar (callout 2) and filter dropdowns for Status, Start Date, End Date, and Payment Status (callout 3). A table lists three policies, with the first row (P02119) highlighted by a red box and callout 4. A 'Reset Filters' button is located in the top right corner of the table area.

Policy Number	Client Name	Premium	Status	Created
P02119	Neil Client2	CA\$617.28	IN FORCE	02-04-2026
P02085	Neil Client1	CA\$2,496.65	IN FORCE	02-04-2026
P02082	Neil Client3	CA\$2,158.44	IN FORCE	02-04-2026

Total 3 items

Policy Details: Overview

Upon clicking a Policy, the details show up

4. On the **Overview tab**, you will be able to view the basic Policy and Policyholder information
5. Policy wording can be found under the **Documents** section

Policy P02119

Overview Insureds Billing & Collection

Policy Details

Policy Number	Status	Number Of Insureds
P02119	IN_FORCE	1
Policy Inception Date	Policy Expiry Date	
02-04-2026	01-04-2027	
	Use Payor as Claim payment bank info?	
	No	

Policy Holder

Type	Client Name	Email
Individual Clients	Neil Client2	bk2@gms.ca
Date Of Birth		
01-01-1980		

Documents

- Invoice-INV000014753.pdf
- My Health Policy Wording 2026.pdf
- My Health Statutory Conditions.pdf
- OnePagePromise_02042026.pdf

Client Documents

No data here

Additional Terms & Conditions

02-04-2026 [VIEW](#)

Edit Client Information

- 6. Scrolling down on the overview tab you will be able to view **Premium details** and the **Schedule of benefits**
- 7. Click **View Product Benefits** to view the schedule of benefits based on your client's selection on a separate pop-up window

Premium

Gross Premium (incl. adjustments, loading, discounts and fees, if applicable)	CA\$553.00
Taxes	CA\$0.00
Fees	CA\$0.00
Gross Premium with taxes	CA\$553.00

Schedule of Benefits

BENEFIT	MY HEALTH ID: DEFAULTPLAN
Health Tier 1	Health Tier 1
<input type="checkbox"/> Vision Care	
<input type="checkbox"/> Paramedical and Mental Health Practitioners	
<input type="checkbox"/> Emergency Support	
<input type="checkbox"/> Medical Equipment and Supplies	
<input type="checkbox"/> Annual Travel	
Drug Tier 1	Drug Tier 1
<input type="checkbox"/> Drug	

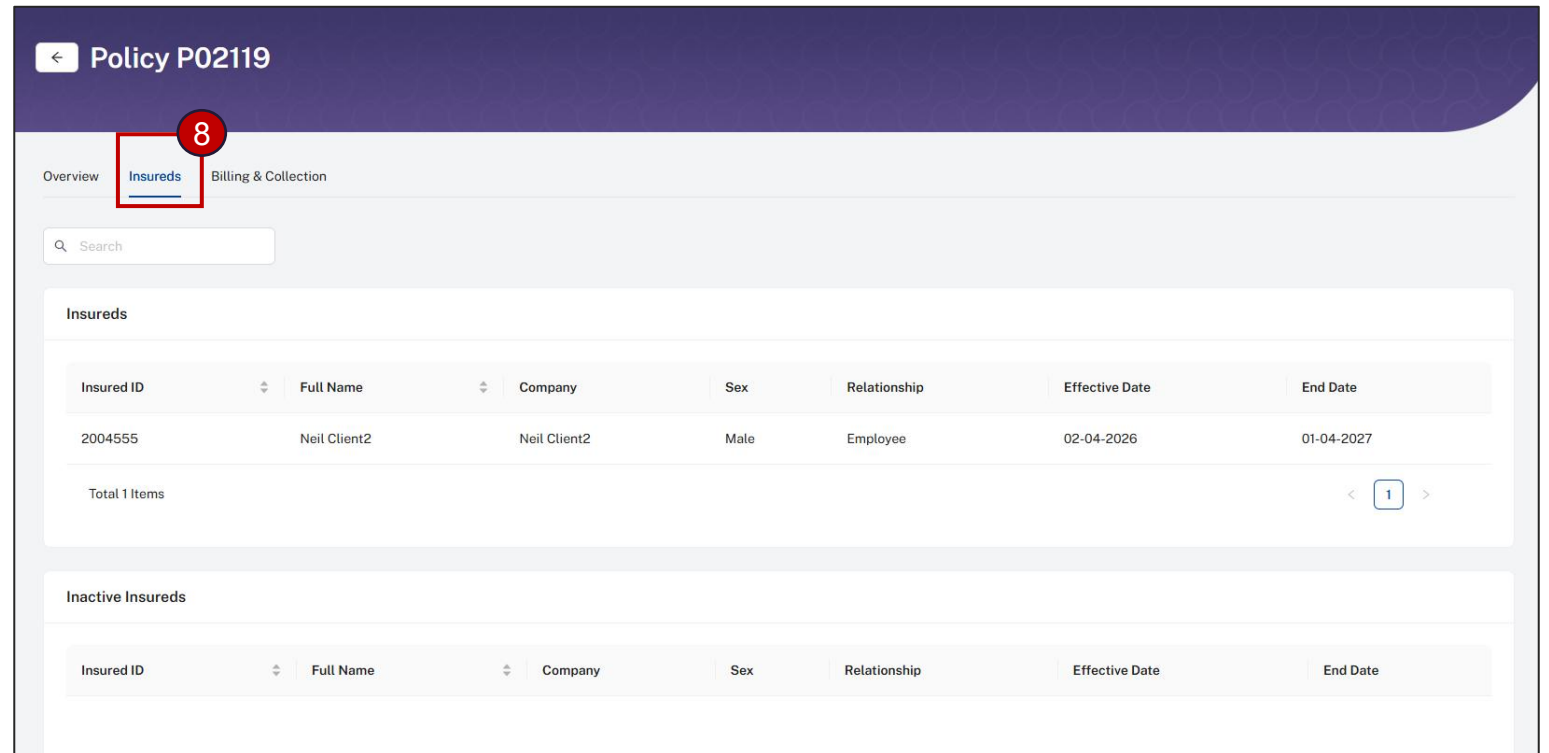
Product Benefits

BENEFIT	MY HEALTH ID: DEFAULTPLAN
Health Tier 1	Health Tier 1
<input type="checkbox"/> Vision Care	
Eye Exams	
Limit Visit per 2 Years (In-Network and Out-of-Network)	1
<input type="checkbox"/> Paramedical and Mental Health Practitioners	
<input type="checkbox"/> Emergency Support	
<input type="checkbox"/> Medical Equipment and Supplies	
<input type="checkbox"/> Annual Travel	
Drug Tier 1	Drug Tier 1
<input type="checkbox"/> Drug	
Dental Tier 1	Dental Tier 1
<input type="checkbox"/> Basic Dental	
Basic Dental	INCLUDED
Waiting Period (month(s))	3.00
Reimbursement (%)	50%
Limit Amount (CAD Per year) (In-Network and Out-of-Network)	500.00

Policy Details (Insured Members)

Upon clicking a Policy, the details show up

8. The **Insured** tab shows a list of dependants on the policy both current and past



The screenshot displays the 'Policy P02119' interface. At the top, there are three tabs: 'Overview', 'Insureds', and 'Billing & Collection'. The 'Insureds' tab is selected and highlighted with a red box and a red circle containing the number '8'. Below the tabs is a search bar with the placeholder text 'Search'. The main content area is divided into two sections: 'Insureds' and 'Inactive Insureds'. The 'Insureds' section contains a table with the following data:

Insured ID	Full Name	Company	Sex	Relationship	Effective Date	End Date
2004555	Neil Client2	Neil Client2	Male	Employee	02-04-2026	01-04-2027

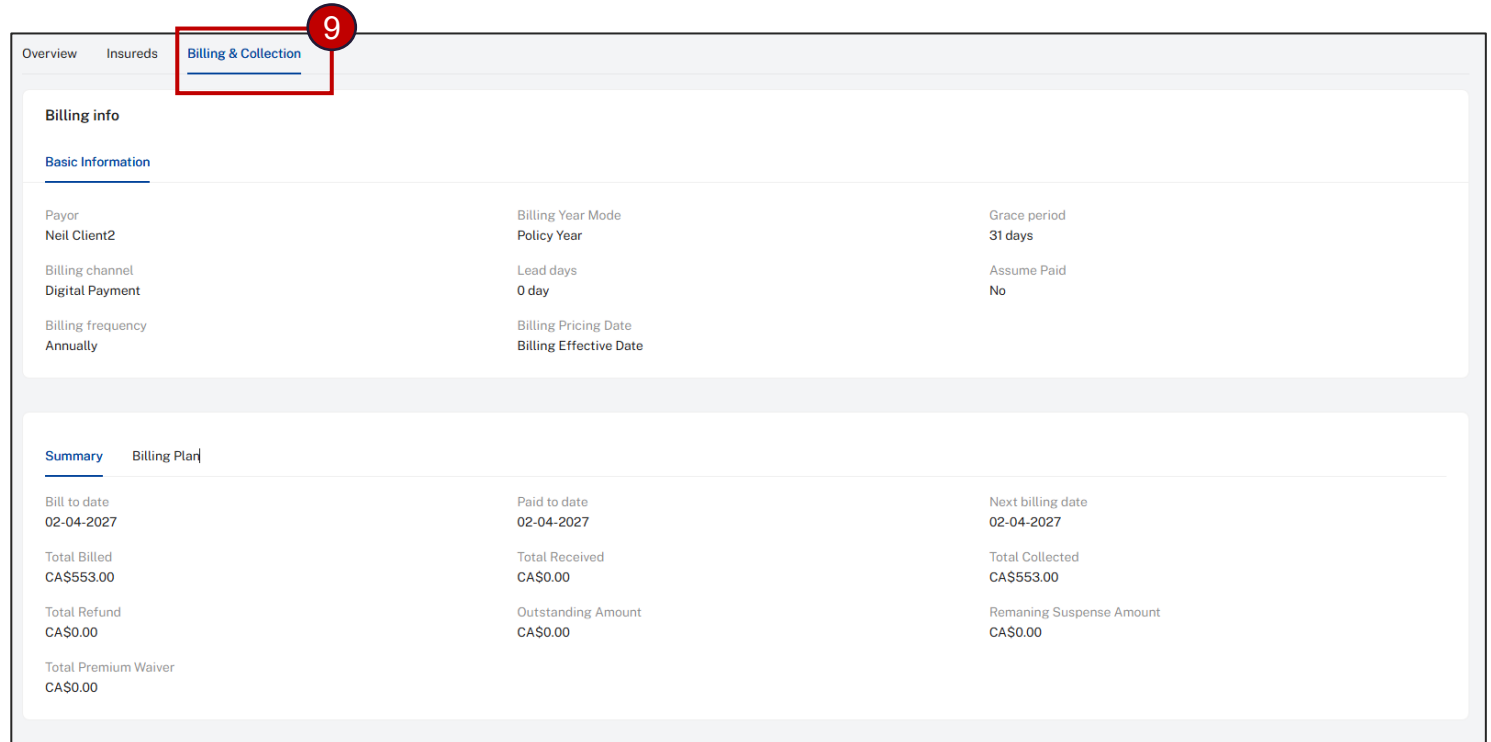
Below the table, it indicates 'Total 1 Items' and includes a pagination control showing '1' in a box with left and right arrows.

The 'Inactive Insureds' section is currently empty, showing only the column headers: 'Insured ID', 'Full Name', 'Company', 'Sex', 'Relationship', 'Effective Date', and 'End Date'.

Policy Details (Billing and Collections)

Upon clicking a Policy, the details show up

9. The **Billing and Collections** tab shows the client's billing information



Overview Insureds **Billing & Collection**

Billing info

Basic Information

Payor Neil Client2	Billing Year Mode Policy Year	Grace period 31 days
Billing channel Digital Payment	Lead days 0 day	Assume Paid No
Billing frequency Annually	Billing Pricing Date Billing Effective Date	

Summary Billing Plan

Bill to date 02-04-2027	Paid to date 02-04-2027	Next billing date 02-04-2027
Total Billed CA\$553.00	Total Received CA\$0.00	Total Collected CA\$553.00
Total Refund CA\$0.00	Outstanding Amount CA\$0.00	Remaning Suspense Amount CA\$0.00
Total Premium Waiver CA\$0.00		

Policy Details (Billing and Collections)

Upon clicking a Policy, the details show up

10. Click the **Billing Plan** tab to view installments
11. The **Finance Documents** sections provides details of invoices raised and refunds sent to your client

The screenshot displays the 'Policy Details' interface. At the top, there are two tabs: 'Summary' and 'Billing Plan'. The 'Billing Plan' tab is selected and highlighted with a red box and a red circle containing the number '10'. Below the tabs, there are two tables. The first table shows a single installment with columns for 'Bill from date', 'Bill to date', 'Amount', and 'Installment Type'. The second table shows a 'Collected' status for the same installment. Below these tables, there is a 'Finance Documents' section with two sub-tabs: 'Invoices' and 'Refunds'. The 'Invoices' sub-tab is selected and highlighted with a red box and a red circle containing the number '11'. Below the sub-tabs, there is a table with columns for 'Invoice Number', 'Due Date', 'Amount', 'Requested At', 'Status', and 'Expiry Date'. The table contains one row with the following data: Invoice Number: INV000014753, Due Date: 02-04-2026, Amount: CA\$553.00, Requested At: 02-04-2026, Status: Paid, Expiry Date: -.

Bill from date	Bill to date	Amount	Installment Type
02-04-2026	02-04-2027	CA\$553.00	Charge
Total		CA\$553.00	

Bill from date	Bill to date	Amount	Status	Installment Type
02-04-2026	02-04-2027	CA\$553.00	Collected	Charge
Total 1 items				

Finance Documents

Invoices Refunds

Invoice Number	Due Date	Amount	Requested At	Status	Expiry Date
INV000014753	02-04-2026	CA\$553.00	02-04-2026	Paid	-

Where do I view my Commissions?

My GMS Portal

Viewing Commissions

! Commissions will be visible only if you have been granted access depending on your role within the brokerage structure.

1. To navigate to the Commissions page, click **Commissions Proposals** on the menu bar.

The screenshot displays the gms user interface. On the left, a vertical menu bar contains the following items: Home, Proposals, Policies, Clients, and Commissions. The 'Commissions' item is highlighted with a red box and a red circle containing the number '1'. The main content area features a dark blue header with the text 'Welcome, Adam Smith' and a user profile icon 'AS' in the top right corner. Below the header, there are three summary cards: 'Policies' with a count of 3, 'Clients' with a count of 3, and 'Proposals' with a count of 0. Each card has a 'View' button. At the bottom, there is a 'Get Support' section with three links: 'Product Guides', 'FAQs', and 'Contact Us' (with a 'Send Email' button).

Viewing Commissions

2. You will be able to view your last and next commission payout dates and amount
3. The full list can be viewed below. Click **Statement** to download your monthly statements

The screenshot displays the 'gms' interface for Agent Adam Smith. The left sidebar contains navigation links: Home, Proposals, Policies, Clients, and Commissions. The main content area shows the agent's profile with a yellow circle containing 'AS' and a green 'Active' status. Below the profile, there are tabs for 'Overview' and 'Commissions'. A red box labeled '2' highlights the 'Commissions Summary' table, which contains the following data:

Commissions Summary			
Last Payment Date	Last Payment Amount	Next Payment Date	Next Payment Amount
24-03-2026	0 AED	24-04-2026	0

Below the summary is a 'Payment Period' table with the following data:

Period From	Period To	Amount	Actions
23-12-2024	23-01-2025	0	Statement
24-01-2025	23-02-2025	2.96 CAD	Statement
24-02-2025	23-03-2025	2.96 CAD	Statement
24-03-2025	23-04-2025	2.96 CAD	Statement

A red box labeled '3' highlights the 'Statement' links in the 'Actions' column of the 'Payment Period' table.

How do I access my legacy portal?

My GMS Portal

Accessing your My GMS legacy portal?

Starting May 6, 2026, only My Health will be available on your new portal. All other products including TravelStar, VTC, Replacement Health and the existing Personal Health clients will be on the legacy portal, until we transition all products.

To help you navigate between the portals a link to the Legacy portal will be available on your home page dashboard under **External Links.** Click the link to be redirected to your legacy portal log in.

Welcome, Adam Smith

3 Policies
View

4 Clients
View

1 Proposals
View

Get Support

- Product Guides
Guides to insurance products, benefits, and features.
- FAQs
Get the help you need quickly and easily.
- Contact Us
Call us: 1-800-TECH-SUP
Send Email

Documents & Forms

- Client Documents
Access Health and Travel Insurance Documents.

External links

- Legacy Broker Portal
Access the previous broker portal.

News & Announcements View All

Health Insurance Awareness
New Health Insurance for health insurance policies are now available. Please review the updated document.
March 22, 2026

gms

Log In

Email
Email
[Forgot which email address to use?](#)

Password
Password
[Forgot your password?](#)

Login

Don't have a My GMS Account? [Sign up here.](#)

How do I access the Learning Center?

My GMS Portal

Accessing the GMS Learning Center?

To navigate to the GMS Learning Center and earn CE credits through our online courses click the Learning Center link under **External Links** on your homepage dashboard to be redirected to the Learning Center Login page.

The screenshot shows a dashboard with several sections:

- Product Guides**: Guides to insurance products, benefits, and features.
- FAQs**: Get the help you need quickly and easily.
- Contact Us**: Call us: 1-800-TECH-SUP. [Send Email](#)
- Documents & Forms**:
 - Client Documents**: Access Health and Travel Insurance Documents.
 - Client Forms**: Access Health and Travel Insurance Forms.
 - Dispensing Fee**
 - Reasonable and Customary Limits**
- External links**:
 - Legacy Broker Portal**: Access the previous broker portal.
 - Learning Center**: Complete trainings, access courses, and materials. (This link is highlighted with a red box.)
 - Products & Services**: Overview of insurance products, benefits, and features.
- News & Announcements**:
 - Health Insurance Awareness**: New Health Insurance for health insurance policies are now available. Please review the updated document. March 22, 2026.
 - Updated Processing Guidelines**: New Processing guidelines for health insurance policies are now in effect. Please review the updated document. March 20, 2026.
 - Test-Health Insurance Awareness**: Test-New Health Insurance for health insurance policies are now available. Please review the updated document. February 22, 2026.

The screenshot shows the GMS Learning Centre Login page. It features a header with the GMS logo and "Learning Centre". Below the header is a large image of a person hiking in a forest. To the right of the image is a login form with the following fields and options:

- Username** (Required)
- Password** (Required)
- [Login](#)
- Keep me logged in** [Forgot Password?](#)
- OR**
- [Sign Up](#)

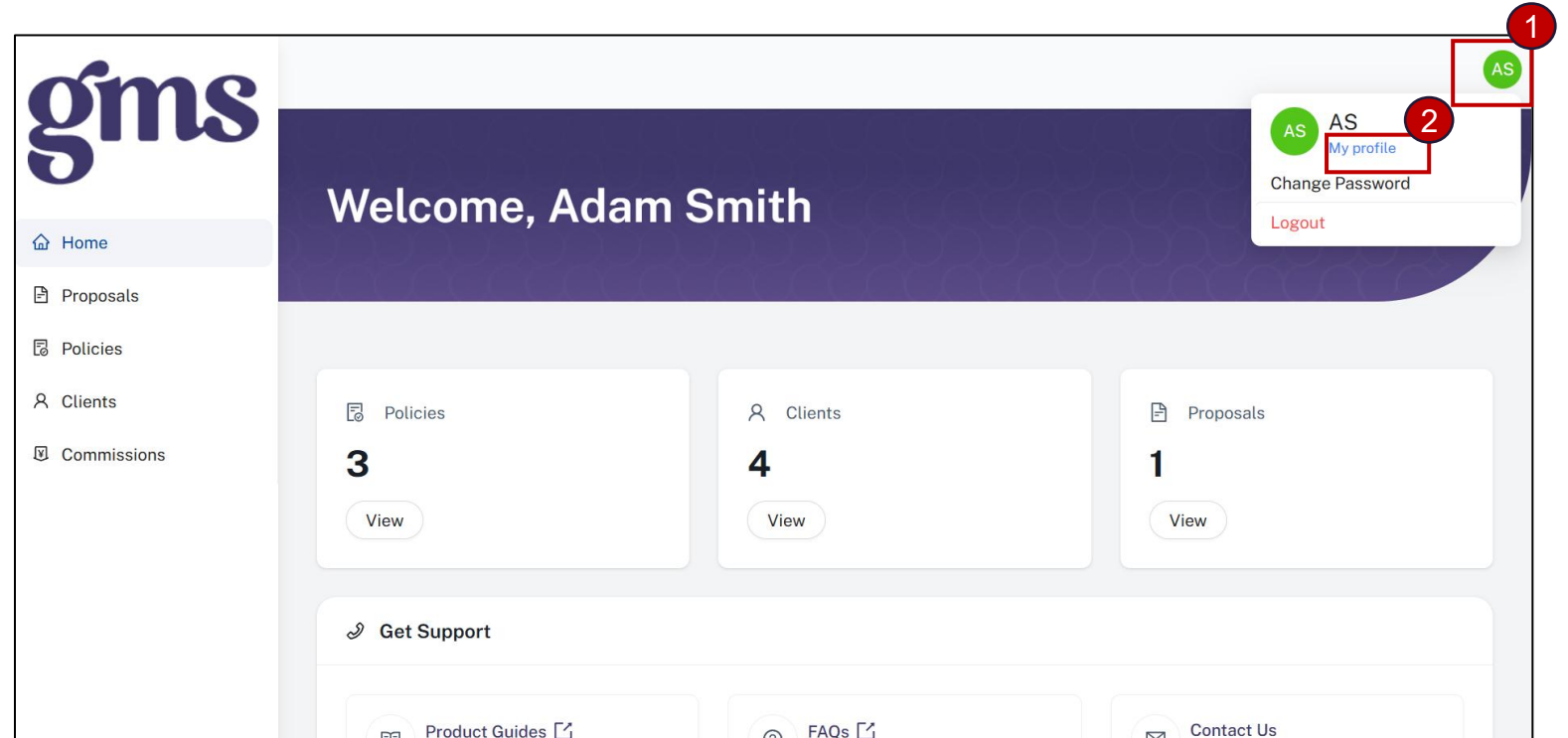
Where do I view my profile details?

My GMS Portal

Viewing Your Profile

To view your profile information, you must navigate to My Account

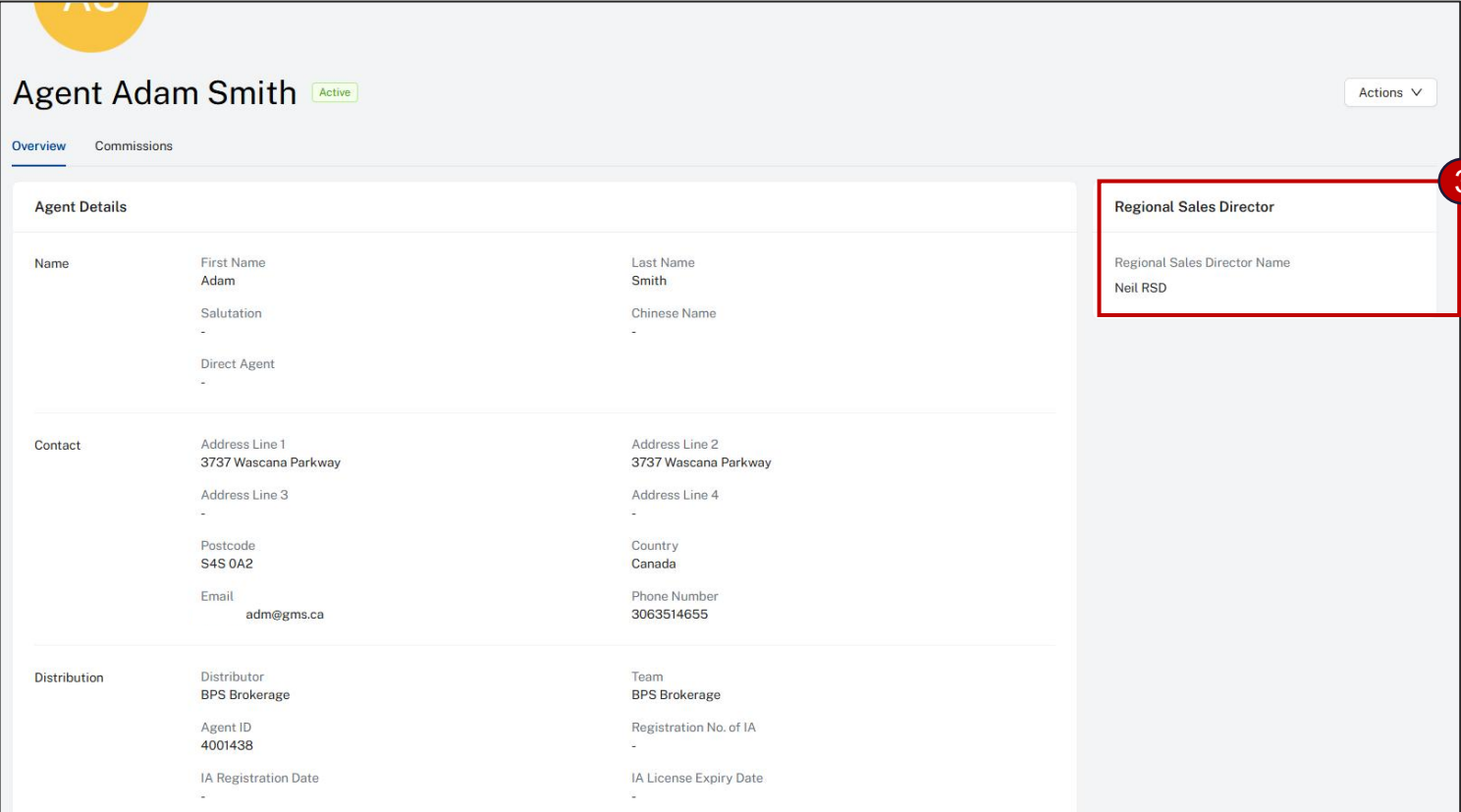
1. Click your initials on the top right of the screen
2. Click **My Profile** from the drop-down



Viewing Your Profile

Navigate to My Account

3. The **Overview** tab will contain all your broker details. You can also find the name of your **Reginal Sales Director** on the right.



Agent Adam Smith Active Actions

[Overview](#) [Commissions](#)

Agent Details

Name	First Name Adam	Last Name Smith
	Salutation -	Chinese Name -
	Direct Agent -	

Contact	Address Line 1 3737 Wascana Parkway	Address Line 2 3737 Wascana Parkway
	Address Line 3 -	Address Line 4 -
	Postcode S4S 0A2	Country Canada
	Email adm@gms.ca	Phone Number 3063514655

Distribution	Distributor BPS Brokerage	Team BPS Brokerage
	Agent ID 4001438	Registration No. of IA -
	IA Registration Date -	IA License Expiry Date -

Regional Sales Director

Regional Sales Director Name
Neil RSD

Viewing Your Profile

Navigate to My Account

4. Scroll down to see your **banking and payment details**

Bank Information	Bank	-	Branch	-
	Branch Code	-	Unit Code	-
	Bank Account Number	1234567	IBAN	-
	Account Currency	CAD	Account Name	Adam Smith
	Account Address	-		
Payments	Payment Frequency	Monthly	Payment Currency	-
	Minimum Threshold	-	Hold Commissions Payment	-
Access	Portal Access Allowed	Yes	Active From Date	31-03-2026
	Terminate Date	-	Suspend from date	-
	Suspend to date	-	Allow sales	No
	Reason for suspension			

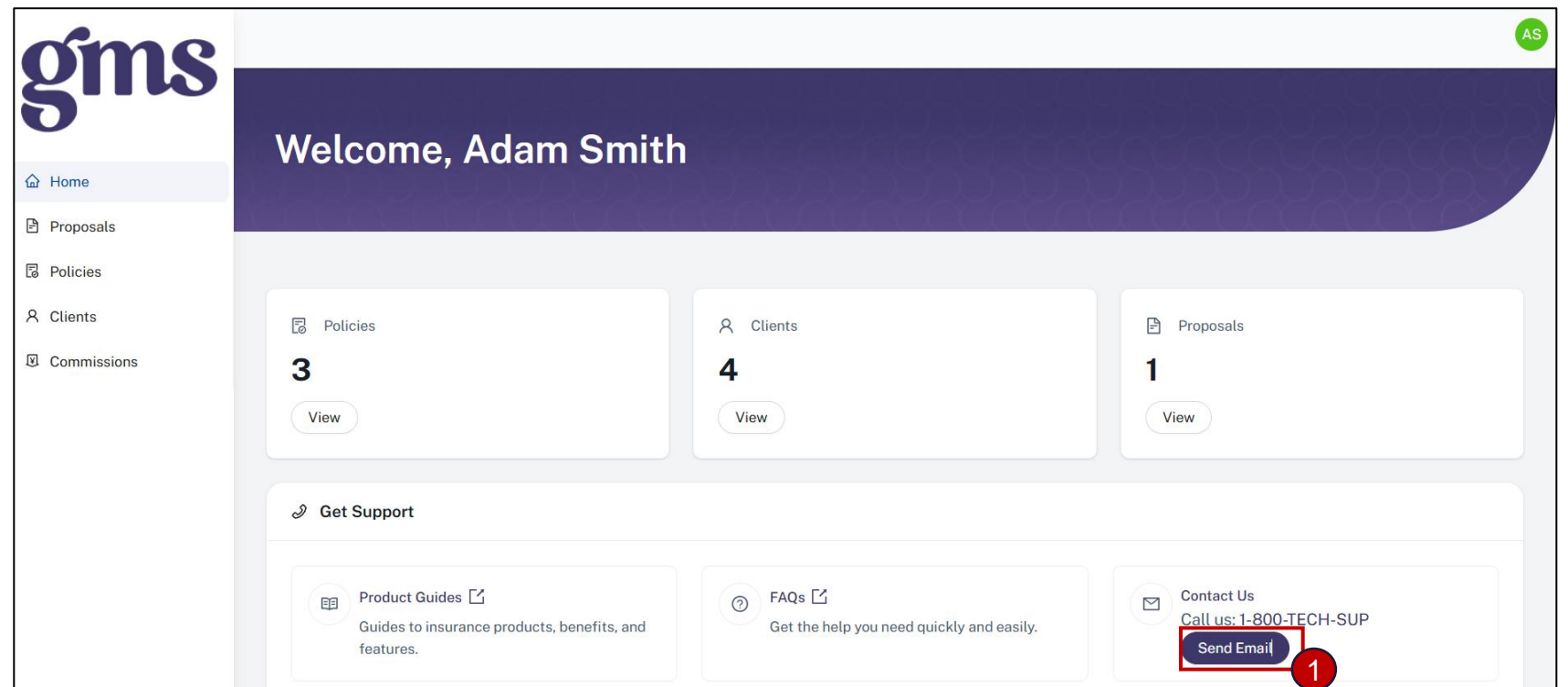
How do I contact my RSD?

My GMS Portal

Contact your RSD

Navigate to Contact Us

1. To reach out to your RSD click **Send Email** in the **Contact Us** tile on your home page dashboard.



The screenshot displays the gms dashboard for Adam Smith. The dashboard includes a sidebar with navigation options: Home, Proposals, Policies, Clients, and Commissions. The main content area features a welcome message and three summary tiles: Policies (3), Clients (4), and Proposals (1). Below these is a 'Get Support' section with three tiles: Product Guides, FAQs, and Contact Us. The 'Contact Us' tile contains the text 'Call us: 1-800-TECH-SUP' and a 'Send Email' button, which is highlighted with a red box and a red circle containing the number 1.

Contact your RSD

Navigate to Contact Us

2. A **Contact Form** will show up. Enter your phone number (not mandatory but encouraged) and Select the **Type of Enquiry** as **Contact Regional Sales Director**
3. Enter your question/query in the **Message** box and upload any supporting documents as required.
4. Click **Submit**. You will receive a confirmation message and email. Your RSD will reach out at their earliest available time.

Home / Contact Us

Contact Form

Member ID
4001438

Email Address
ntauro+adm@gms.ca

Phone Number
3063514562

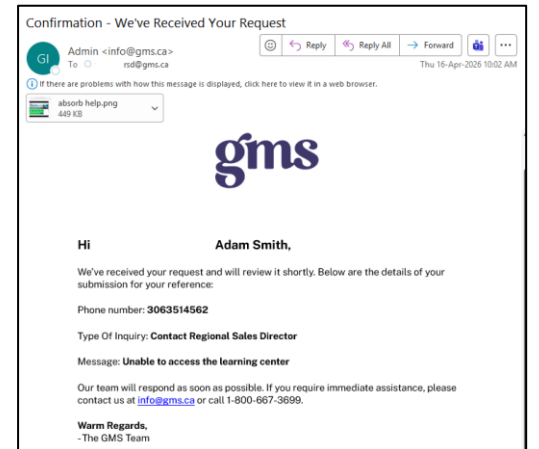
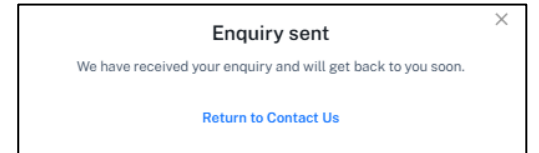
* Type of Enquiry
Contact Regional Sales Director

* Your Message
Unable to access the learning center|

Upload Document Changes

absorb help.png

Submit

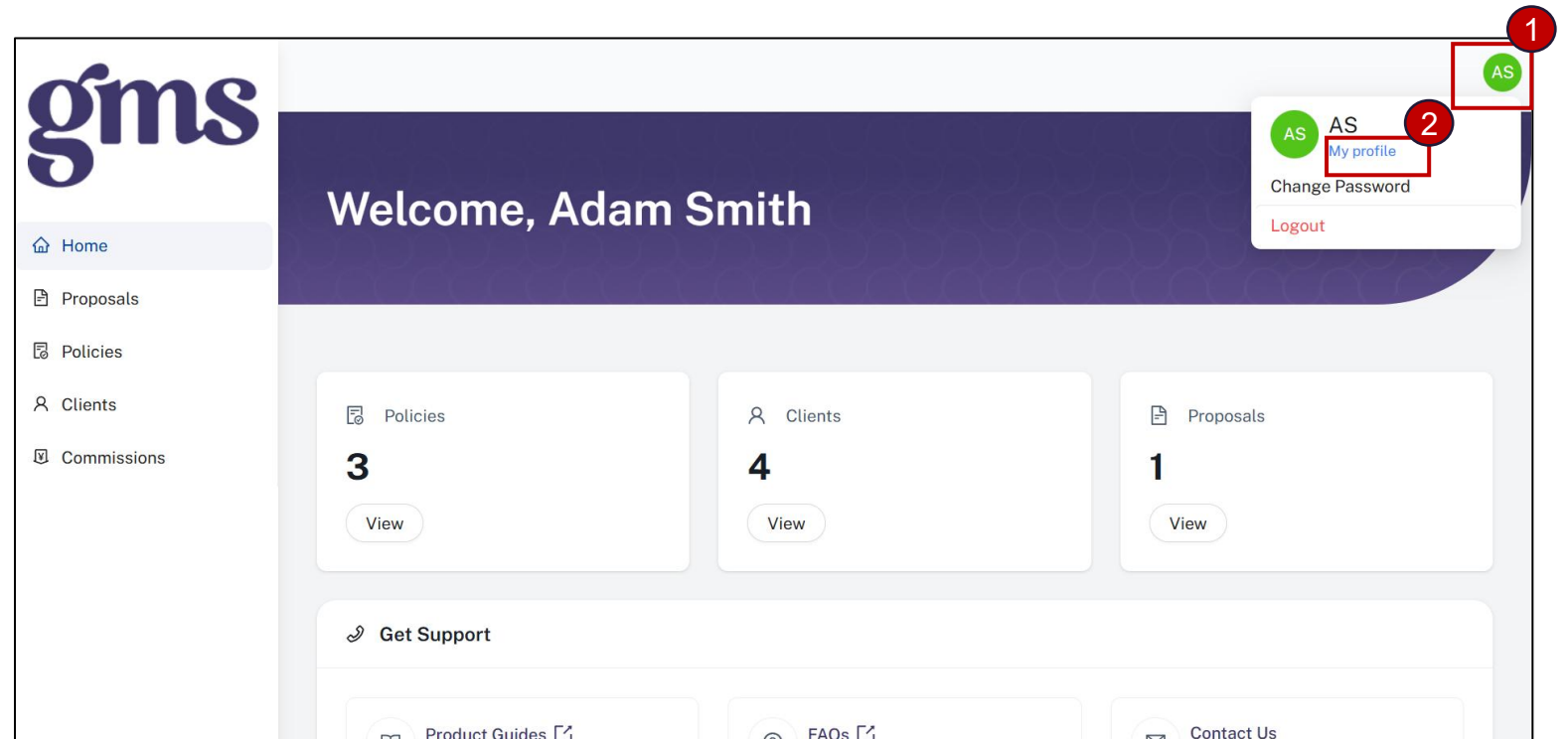


How do I change my password?

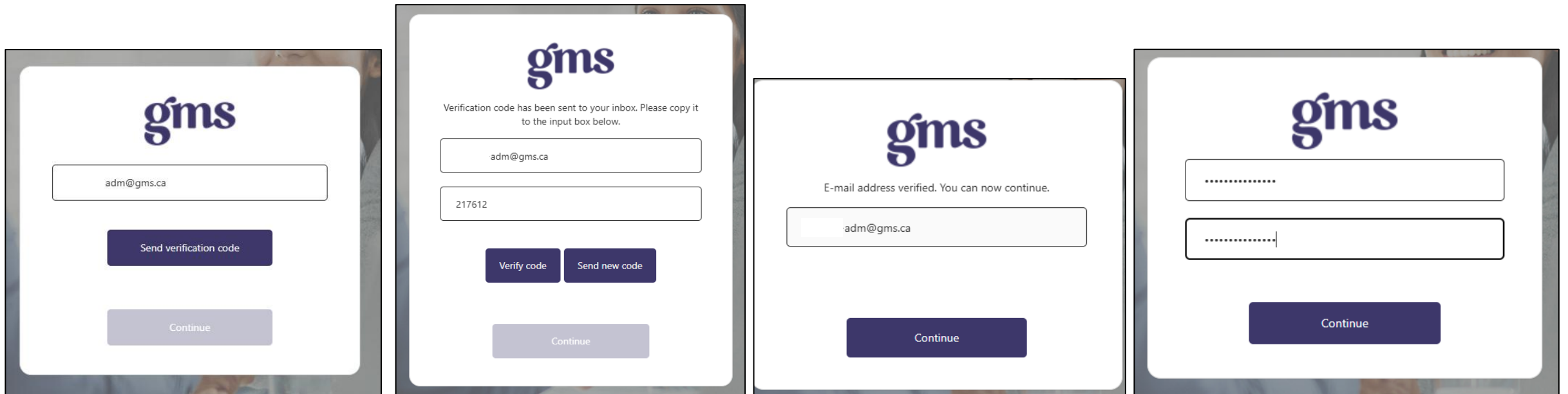
My GMS Portal

Updating your password

1. Click your initials on the top right of the screen
2. Click **Change Password** from the drop-down



Updating your password



1

Enter your registered email address and click **Send Verification code**

2

Enter the verification code received on your email and click **Verify Code**

3

Click **Continue**

4

Enter and confirm your new password. Click **Continue** to reset.

If you have any questions reach out to your RSD

or

email us at 'agentadmin@gms.ca'